

UNITED STATES BANKRUPTCY COURT

Eastern District of California

Honorable Robert S. Bardwil
Bankruptcy Judge
Sacramento, California

February 27, 2018 at 10:00 a.m.

INSTRUCTIONS FOR PRE-HEARING DISPOSITIONS

1. Matters resolved without oral argument:

Unless otherwise stated, the court will prepare a civil minute order on each matter listed. If the moving party wants a more specific order, it should submit a proposed amended order to the court. In the event a party wishes to submit such an Order it needs to be titled 'Amended Civil Minute Order.'

If the moving party has received a response or is aware of any reason, such as a settlement, that a response may not have been filed, the moving party must contact Nancy Williams, the Courtroom Deputy, at (916) 930-4580 at least one hour prior to the scheduled hearing.

2. The court will not continue any short cause evidentiary hearings scheduled below.

3. If a matter is denied or overruled without prejudice, the moving party may file a new motion or objection to claim with a new docket control number. The moving party may not simply re-notice the original motion.

4. If no disposition is set forth below, the matter will be heard as scheduled.

1. [17-28208](#)-D-13 ALFREDO/VERONICA LACESTE MOTION TO CONFIRM PLAN
[AF-2](#) 1-16-18 [[40](#)]

Final ruling:

This is the debtors' motion to confirm a chapter 13 plan. The motion will be denied for two reasons. First, the debtors have failed to properly serve all creditors, as required by Fed. R. Bankr. P. 2002(b) and (g). The debtors listed Shellpoint Mortgage Servicing on their Schedule D at a post office box address in Troy, Michigan, and listed a law firm in Irvine, California as another party to be notified about the bankruptcy on account of the debt owed to Shellpoint. Shellpoint has not filed a request for notice or a proof of claim in this case. Therefore, the debtors were required to serve Shellpoint at the addresses on their Schedule D. Fed. R. Bankr. P. 2002(g)(2). However, the debtors failed to serve Shellpoint at either the Michigan address or through the law firm.

Second, the notice of hearing contains conflicting instructions about the requirements for opposing the motion. The notice of hearing initially states that any party opposing the motion must appear personally or by counsel at the preliminary hearing and may file responsive pleadings, points and authorities and

declarations. It adds in upper-case letters that failure to appear at the hearing may be deemed by the court to be consent to the granting of the motion. There is no provision in the court's local rules for such a requirement and the hearing on a motion to confirm is generally not a preliminary hearing. The notice then states that any party in interest is required to file written opposition at least 14 calendar days before the hearing date but does not state that the failure to file timely written opposition may result in the motion being resolved without oral argument and the striking of untimely written opposition, as required by LBR 9014-1(d)(3)(B)(ii).

As a result of these service and notice defects, the motion will be denied and the court need not reach the issues raised by the trustee at this time. The motion will be denied by minute order. No appearance is necessary.

2. [16-21825](#)-D-13 JUAN/NADINE MORGA MOTION BY CHARLES L. HASTINGS
[CLH](#)-8 TO WITHDRAW AS ATTORNEY
2-1-18 [[155](#)]

Tentative ruling:

This is the motion of the debtors' attorney in this case to withdraw as their counsel of record. The motion was noticed pursuant to LBR 9014-1(f)(2); thus, the court will entertain opposition, if any, at the hearing. However, the court has an initial concern.

The moving party served the debtors at the address where they reside and did not serve them at their mailing address, as listed on their petition. As the debtors are the parties most likely to be affected by the relief requested, it is essential that every effort be made to ensure they receive notice of the hearing. If the debtors appear at the hearing, the court will entertain their comments, but if they do not appear, the court will continue the hearing and require the moving party to file a notice of continued hearing and serve it, together with the motion and supporting declaration, on the debtors at their mailing address.

The court will hear the matter.

3. [15-29426](#)-D-13 DANIEL/NORA OMALZA CONTINUED MOTION TO MODIFY PLAN
[TBK](#)-3 12-15-17 [[72](#)]

4. [17-27731](#)-D-13 NICOLE CHAVEZ OBJECTION TO DEBTOR'S CLAIM OF
[RDG](#)-3 EXEMPTIONS
1-12-18 [[33](#)]

Final ruling:

This case was dismissed on January 31, 2018. As a result the objection will be overruled by minute order as moot. No appearance is necessary.

5. [17-27534](#)-D-13 VICTOR QUINTANA AND MARIA CONTINUED OBJECTION TO
[RDG-2](#) LUCIO CONFIRMATION OF PLAN BY RUSSELL
D. GREER
12-29-17 [[13](#)]

Final Ruling:

The matter is resolved without oral argument. Debtors filed a statement of non-opposition on February 21, 2018. As such, the trustees opposition to confirmation will be sustained by minute order. No appearance is necessary.

6. [17-23837](#)-D-13 FRANCISCO/MARIA PADILLA MOTION TO DISMISS OR CONVERT
[JB-1](#) CASE FROM CHAPTER 13 TO CHAPTER 7
1-30-18 [[89](#)]

Final ruling:

Moving party filed an amended notice of hearing resetting this matter for March 27, 2018 at 10:00 a.m. No appearance is necessary on February 27, 2018.

7. [17-28138](#)-D-13 ESTELLE YANCEY OBJECTION TO CONFIRMATION OF
PLAN BY FEDERAL NATIONAL
MORTGAGE ASSOCIATION
1-25-18 [[71](#)]

Final ruling:

This case was dismissed on January 31, 2018. As a result the objection will be overruled by minute order as moot. No appearance is necessary.

8. [17-28138](#)-D-13 ESTELLE YANCEY MOTION FOR RELIEF FROM
[JHW-1](#) AUTOMATIC STAY
CREDIT ACCEPTANCE CORPORATION VS. 1-25-18 [[64](#)]

Final ruling:

This case was dismissed on January 31, 2018. As a result the motion will be denied by minute order as moot. No appearance is necessary.

9. [17-27339](#)-D-13 BOBBY/GINA RUIZ
[JM-1](#)

MOTION TO CONFIRM PLAN
1-9-18 [[26](#)]

Final ruling:

This is the debtors' motion to confirm an amended chapter 13 plan. The motion will be denied because the moving parties failed to serve the creditor filing Claim No. 2 at the address on its proof of claim, as required by Fed. R. Bankr. P. 2002(g). The proof of claim was filed several weeks before the motion was served and the moving parties utilized the PACER matrix for service; however, the address on the matrix is incorrect. It is up to the moving parties to ensure the addresses on filed proofs of claim accurately appear on any mailing matrix attached to a proof of service, so as to ensure that service is correct.

As a result of this service defect, the motion will be denied by minute order. No appearance is necessary.

10. [17-27339](#)-D-13 BOBBY/GINA RUIZ
[JM-2](#)

OBJECTION TO CLAIM OF
DEPARTMENT OF THE
TREASURY-INTERNAL REVENUE
SERVICE, CLAIM NUMBER 4-1
1-9-18 [[31](#)]

Final ruling:

This is the debtors' objection to the claim of the Department of the Treasury, Internal Revenue Service (the "IRS"), Claim No. 4 on the court's claims register. The objection will be overruled for the following reasons. First, the moving papers do not include the date the proof of claim was filed or its number on the court's claims register, as required by LBR 3007-1(a). Second, the debtors served the IRS at the required post office box address in Philadelphia but failed to also serve it through the United States Department of Justice and the United States Attorney for this district, at the addresses on the Roster of Governmental Agencies, as required by LBR 2002-1(c). Third, the debtors have failed to demonstrate the claim should be disallowed, as required by LBR 3007-1(a).

The proof of claim is for \$14,499.78 priority and \$14,690.60 general unsecured. The objection states that the debtors listed the IRS in their schedules at \$6,912.03 priority and \$13,646.86 general unsecured, and that the IRS filed a proof of claim in the priority amount of \$14,499.78. Referring to an attached Exhibit A, the objection then states, "Joint Debtor contacted her former employer on or about December 29, 2017 to discuss the discrepancies reported to the [IRS]." Debtors' Obj., DN 31, ¶ 4. Therefore, the debtors request the objection to the claim as a priority claim be sustained and the IRS be "allowed" to amend its claim to the proper amount of \$6,912.03. 1

Attached to the objection is an unauthenticated copy of a letter dated December 29, 2017 on the letterhead of Microchip, purportedly signed by Kristen Speas, Finance Manager, addressed to the IRS "In regards to Gina Ruiz's income for 2015." Debtors' Ex. A. The letter states that an entity called Mambo Acquisition submitted W2s for all employees in 2015; however, the wages were erroneously reported under Microchip Technology's employer identification number. Ms. Speas states she has been assured by the "SSA" that "the incorrect wages would be backed out" (id.), but that she had received notice from Gina (apparently the joint debtor) that "they are

still showing the erroneous wages." Id. Ms. Speas concludes, "I confirm that the wages posted under EIN [that of Microchip Technology] are incorrect and should not be included in calculating the 2015 income." Id. She adds that at the suggestion of the IRS, she "ha[s] submitted a W2C to zero out the wages from Microchip Technology Inc." There is an attached Form W-2c showing Gina Ruiz' gross wages from Microchip Technology Inc. in 2015 as "Previously reported" at \$56,367.88, whereas the "Correct information" is \$0.00.

First, the letter and the Form W-2c are not authenticated, and therefore, are inadmissible. Second, assuming for the sake of argument only they were in admissible form, it is impossible to determine from these documents why the IRS's priority claim should be disallowed in any amount over \$6,912.03. The letter and Form W-2c provide no figures as to the correct amount of taxes owed by the joint debtor for 2015 and they do not demonstrate that Ms. Ruiz owed no taxes for that year. In fact, they suggest the wages were incorrectly reported as having been earned from Microchip Technology, whereas Ms. Ruiz actually worked for Mambo Acquisition. The court cannot determine from the schedules or statement of affairs where Ms. Ruiz worked in 2015 or whether she worked at all. The statement of affairs lists the debtors' gross wages for 2015 collectively as \$130,190. The priority portion of the IRS's proof of claim includes \$5,109 for 2014, \$144.77 for 2015, and an additional \$9,246 for 2015 as "pending examination." The court cannot determine how the debtors' figure, \$6,912.03, is derived or why it differs from the IRS's figure.

To conclude, the debtors have failed to submit any admissible evidence tending to overcome the prima facie validity afforded the proof of claim under Fed. R. Bankr. P. 3001(f) or to explain why their figure, and not the IRS's, is the correct one.

As a result of these service, notice, and evidentiary defects, the objection will be overruled by minute order. No appearance is necessary.

1 The debtors' supporting declaration is similarly very limited. In it, the debtors testify only that their case was filed on November 6, 2017; that through their attorney they e-filed their plan on November 6, 2017; that in their schedules they listed the IRS at \$6,912.03 priority and \$13,646.86 unsecured; and that through their attorney they e-filed an objection to the IRS's claim on January 9, 2018. There is also an inexplicable reference to "the correct expense of American Honda Finance." Debtors' Decl., DN 33, ¶ 6.

11. [17-28046-D-13](#) JAMES AZEVEDO
[AP-1](#)

OBJECTION TO CONFIRMATION OF
PLAN BY U.S. BANK, N.A.
1-30-18 [[28](#)]

12. [17-28046](#)-D-13 JAMES AZEVEDO OBJECTION TO CONFIRMATION OF
[RDG-2](#) PLAN BY RUSSELL D. GREER
1-30-18 [[24](#)]

13. [17-26248](#)-D-13 MIKE/TRUC VO MOTION TO CONFIRM PLAN
[TOG-1](#) 1-2-18 [[25](#)]

14. [17-27554](#)-D-13 JASMEL/AMRIT SINGH MOTION TO CONFIRM PLAN
[AF-2](#) 1-2-18 [[27](#)]

Final ruling:

This is the debtors' motion to confirm a first amended chapter 13 plan. On January 16, 2018, the debtors filed a second amended plan and set it for hearing, also on this calendar. As a result of the filing of the second amended plan, this motion is moot. The motion will be denied as moot by minute order. No appearance is necessary.

15. [17-27554](#)-D-13 JASMEL/AMRIT SINGH MOTION TO CONFIRM PLAN
[AF-3](#) 1-16-18 [[37](#)]

Final ruling:

This is the debtors' motion to confirm an amended chapter 13 plan. The motion will be denied for the following reasons: (1) the moving parties failed to serve the creditors filing Claim Nos. 5 and 6 at the addresses on their proofs of claim, as required by Fed. R. Bankr. P. 2002(g)(1); (2) the moving parties failed to serve the creditor requesting special notice at DN 9 at its designated address, as required by Fed. R. Bankr. P. 2002(g)(1); (3) the moving parties failed to serve Capital One, listed on their Schedule E/F on account of two different debts, but which has not filed a proof of claim for either of those debts, at its address on their Schedule E/F, as required by Fed. R. Bankr. P. 2002(g)(2); and (4) the notice of hearing contains conflicting instructions about the requirements for opposing the motion.

The notice of hearing initially states that any party opposing the motion must appear personally or by counsel at the preliminary hearing and may file responsive pleadings, points and authorities and declarations. It adds in upper-case letters that failure to appear at the hearing may be deemed by the court to be consent to the granting of the motion. There is no provision in the court's local rules for such a requirement and the hearing on a motion to confirm is generally not a preliminary hearing. The notice then states that any party in interest is required to file written opposition at least 14 calendar days before the hearing date but does not state that the failure to file timely written opposition may result in the motion being resolved without oral argument and the striking of untimely written opposition, as required by LBR 9014-1(d) (3) (B) (ii).

As a result of these service and notice defects, the motion will be denied and the court need not reach the issues raised by the trustee at this time. The motion will be denied by minute order. No appearance is necessary.

16. [16-25055](#)-D-13 HANK WALTH
[HWW](#)-10

OBJECTION TO CLAIM OF FRANCHISE
TAX BOARD, CLAIM NUMBER 5
1-25-18 [[118](#)]

Tentative ruling:

This is the debtor's objection to the claim of the Franchise Tax Board (the "FTB"), Claim No. 5 on the court's claims register. The objection was noticed pursuant to LBR 3007-1(b) (2); thus, if the FTB appears at the hearing, the court will entertain opposition, if any. If, however, the FTB does not make an appearance, the court intends to continue the hearing and require the debtor to file a notice of continued hearing and serve it, together with the objection and supporting declaration, on the FTB at its correct address on the Roster of Governmental Agencies. (The proof of service indicates the FTB was served at an incorrect post office box number, although the court notes that the zip code extension was correct.)

The court will hear the matter.

17. [16-25055](#)-D-13 HANK WALTH
[HWW](#)-9

CONTINUED MOTION TO CONFIRM
PLAN
11-3-17 [[109](#)]

18. [17-27960](#)-D-13 CRAIG GILMORE OBJECTION TO CONFIRMATION OF
[CJO](#)-1 PLAN BY JPMORGAN CHASE BANK,
N.A.
1-31-18 [[36](#)]
19. [17-27960](#)-D-13 CRAIG GILMORE OBJECTION TO CONFIRMATION OF
[RDG](#)-2 PLAN BY JPMORGAN CHASE BANK,
N.A.
1-31-18 [[39](#)]
20. [17-27960](#)-D-13 CRAIG GILMORE OBJECTION TO CONFIRMATION OF
[RDG](#)-2 PLAN BY JPMORGAN CHASE BANK,
N.A.
1-31-18 [[32](#)]
21. [17-27960](#)-D-13 CRAIG GILMORE OBJECTION TO CONFIRMATION OF
[RDG](#)-2 PLAN BY RUSSELL D. GREER
1-30-18 [[29](#)]

22. [17-27770](#)-D-13 LYNN SALERNO OBJECTION TO DEBTOR'S CLAIM OF
[RDG-2](#) EXEMPTIONS
1-12-18 [[22](#)]

23. [16-27373](#)-D-13 KALISE ELLERBY MOTION TO MODIFY PLAN
[MET-1](#) 1-14-18 [[23](#)]

Final ruling:

The relief requested in the motion is supported by the record and no timely opposition to the motion has been filed. Accordingly, the court will grant the motion by minute order and no appearance is necessary. The moving party is to lodge an order confirming the plan, amended plan, or modification to plan, and shall use the form of order which is referenced in LBR 3015-1(e). The order is to be signed by the Chapter 13 trustee approving its form prior to the order being submitted to the court.

24. [17-26073](#)-D-13 ALFREDO/SONJA PEREZ AMENDED MOTION TO VACATE
DISMISSAL OF CASE
1-19-18 [[40](#)]

Final ruling:

This is the debtors' motion to vacate the court's order dismissing this case, filed December 20, 2017. The motion will be denied because there is no evidence of service on creditors of the amended notice of hearing, which changed the date of the hearing from February 20, 2018 in the original notice to February 27, 2018 in the amended notice. Both notices stated that opposition, if any, might be presented at the hearing; thus, service of the amended notice, with the correct hearing date, was crucial.

The proof of service of the original notice of hearing, along with the motion and supporting declaration, evidenced service by mail and included an attached mailing list. The proof of service of the amended notice of hearing, DN 47, stated that service was made by mail, but then listed email addresses for the trustee and the Office of the United States Trustee. There is no attached service list, and therefore, no evidence of service on any party other than the trustee and the United States Trustee.

There are other service defects. The moving parties served the original notice of hearing, along with the motion and declaration, on the Office of the United States Trustee in Fresno rather than the office in Sacramento, although this is a Sacramento Division case. The moving parties failed to serve the original papers on

the creditors filing Claim Nos. 3 through 10, all of which were on file by the time the motion was served, at the addresses on their proofs of claim. They failed to serve the party requesting special notice in this case at its designated address. Further, the moving papers do not include a docket control number, as required by LBR 9014-1(c).

Finally, the moving parties have failed to submit evidence sufficient to demonstrate they are entitled to the relief requested, as required by LBR 9014-1(d)(3)(D). The debtors' attorney of record testifies he took a medical leave of absence for about 90 days beginning September 24, 2017, twelve days after this case was filed, leaving his brother (an attorney and Certified Bankruptcy Specialist) and another attorney in his office to handle his bankruptcy cases. The debtors' attorney states that, due to mistake, inadvertence, and/or excusable neglect, each of those two thought the other was handling this case. As a result, the debtors' attorney testifies, the debtors did not respond to the trustee's objection to confirmation or objection to exemptions. The attorney also testifies that due to the same mistake, etc., his office failed to notify the debtors of the objections. Finally, he believes he can remedy the problems raised by the trustee if the order of dismissal is vacated and he states he will reduce his attorney's fees by \$500. Reinstating the case, he asserts, would allow the debtors to avoid having to pay an additional filing fee.

The problems are two-fold. First, the testimony about the two attorneys each believing the other was handling the matter is hearsay. Second, the debtors themselves were served with the trustee's objection to confirmation, his objection to exemptions, and his motion to dismiss the case, and neither of the debtors, apparently, took the trouble to contact the law firm about any of the three. Thus, no one appeared at the hearing on the objection to confirmation or the hearing on the motion to dismiss and no one filed opposition to the objection to exemptions. The notice of hearing on the trustee's motion to dismiss stated in all capital letters: "FAILURE TO APPEAR AT THIS HEARING MAY RESULT IN YOUR CASE BEING DISMISSED." There is no evidence the debtors made any effort to contact their attorney or anyone at his office and the court cannot conclude the failure to respond to not one but three different notices served six weeks apart resulted from excusable neglect.

For the reasons stated, the motion will be denied by minute order. No appearance is necessary.

25. [16-26384](#)-D-13 RAUL BOTELLO
[JCK-1](#)

MOTION TO MODIFY PLAN
1-15-18 [[23](#)]

Final ruling:

The relief requested in the motion is supported by the record and no timely opposition to the motion has been filed. Accordingly, the court will grant the motion by minute order and no appearance is necessary. The moving party is to lodge an order confirming the plan, amended plan, or modification to plan, and shall use the form of order which is referenced in LBR 3015-1(e). The order is to be signed by the Chapter 13 trustee approving its form prior to the order being submitted to the court.

26. [13-20199](#)-D-13 MICHAEL/MARY ROMAN
[PGM-5](#)

OBJECTION TO CLAIM OF BANK OF
AMERICA, N.A., CLAIM NUMBER 8
AND/OR MOTION FOR COMPENSATION
FOR PETER G. MACALUSO, DEBTORS'
ATTORNEY
1-11-18 [[149](#)]

27. [16-22099](#)-D-13 RUBEN VALLEJO
[NLG-1](#)
FEDERAL NATIONAL MORTGAGE
ASSOCIATION (FANNIE MAE) VS.

MOTION FOR RELIEF FROM
AUTOMATIC STAY
1-29-18 [[79](#)]

Final ruling:

Creditor, Federal National Mortgage Association (Fannie Mae), is scheduled as a Class 4 creditor to be paid outside the plan, and an order confirming the plan has been entered in this case. The plan contains the language "Entry of the confirmation order shall constitute an order modifying the automatic stay to allow the holder of a Class 4 secured claim to exercise its rights against its collateral in the event of a default under the terms of its loan or security documentation provided this case is pending under Chapter 13." If the debtors have defaulted under the plan, the stay has already been modified to allow this creditor to proceed with its rights against its collateral under the terms of the underlying loan and security documentation. Accordingly, the motion will be denied by minute order as unnecessary. No appearance is necessary.

28. [17-28302](#)-D-13 DANIEL LOPEZ
[MC-2](#)

MOTION TO VALUE COLLATERAL OF
PATELCO CREDIT UNION
2-7-18 [[2](#)]

Tentative ruling:

This is the debtor's motion to value collateral of Patelco Credit Union ("Patelco"). The motion will be denied because the moving party failed to serve Patelco in strict compliance with Fed. R. Bankr. P. 7004(b)(3), as required by Fed. R. Bankr. P. 9014(b). The moving party served Patelco to the attention of an officer and, separately, to the attention of its agent for service of process, in both cases by certified mail, whereas Patelco is not an FDIC-insured institution. Service on a corporation, partnership, or other unincorporated association that is not FDIC-insured must be by first-class mail, not certified mail. See preamble to Rule 7004(b).

This distinction is important. Whereas service on an FDIC-insured institution must be by certified mail (Fed. R. Bankr. P. 7004(h)), service on a corporation, partnership, or other unincorporated association that is not an FDIC-insured institution must be by first-class mail (preamble to Fed. R. Bankr. P. 7004(b)). If service by certified mail on a corporation that is not an FDIC-insured institution were appropriate, the distinction between the two rules would be superfluous.

As a result of this service defect, the motion will be denied by minute order. Alternatively, the court will continue the hearing to allow the service defect to be corrected.

29. [17-28210](#)-D-13 LYDIA MENDEZ
[SSA-1](#)
STOCKTON MORTGAGE REAL
ESTATE LOAN SERVICING CORP.
VS.

MOTION FOR RELIEF FROM
AUTOMATIC STAY
2-2-18 [[22](#)]

30. [17-28210](#)-D-13 LYDIA MENDEZ
[SSA-2](#)

OBJECTION TO CONFIRMATION OF
PLAN BY STOCKTON MORTGAGE REAL
ESTATE SERVICING CORPORATION
2-2-18 [[29](#)]

31. [17-23837](#)-D-13 FRANCISCO/MARIA PADILLA
[PGM-3](#)

MOTION TO EMPLOY ROBERT HUSMAN
REAL ESTATE AS REALTOR(S)
2-12-18 [[98](#)]

Tentative ruling:

This is the debtors' motion to employ Richard Cordero, of Robert Husman Real Estate, as realtor to market certain real property. The motion was brought pursuant to LBR 9014-1(f)(2); thus, the court will entertain opposition, if any, at the hearing. However, the moving parties have completely missed the mark with the supporting declaration of Richard Cordero. Mr. Cordero does not even purport to testify to his or Robert Husman Real Estate's connections with the debtors, their creditors, other parties-in-interest, their respective attorneys and accountants, and the United States Trustee or persons employed by the United States Trustee, as required by Fed. R. Bankr. P. 2014(a) and LBR 2014-1(a). Further, Mr. Cordero draws his own conclusion that he does not represent or hold any interest adverse to the debtors or the estate as he (1) is not a creditor or equity security holder in this case; and (2) is not and was not, within two years before the petition date, a director, officer, or employee of the debtor. It is not Mr. Cordero's role to draw this conclusion; instead, it is his role to disclose any and all connections between himself and/or Robert Husman Real Estate, on the one hand, and the debtor and other parties listed in the rules, on the other hand.

As a result of this evidentiary defect, the court intends to deny the motion. The court will hear the matter.

32. [17-27693](#)-D-13 ANTHONY MOORE CONTINUED OBJECTION TO
[RDG](#)-1 CONFIRMATION OF PLAN BY RUSSELL
D. GREER
1-12-18 [[36](#)]

33. [17-27693](#)-D-13 ANTHONY MOORE CONTINUED OBJECTION TO
[EGS](#)-1 CONFIRMATION OF PLAN BY GUILD
MORTGAGE COMPANY
1-17-18 [[46](#)]