

UNITED STATES BANKRUPTCY COURT
Eastern District of California
Honorable W. Richard Lee
Hearing Date: Wednesday, May 7, 2014
Place: Department B – Courtroom #12
Fresno, California

INSTRUCTIONS FOR PRE-HEARING DISPOSITIONS

1. The following rulings are tentative. The tentative ruling will not become the final ruling until the matter is called at the scheduled hearing. **Pre-disposed matters will generally be called, and the rulings placed on the record at the end of the calendar.** Any party who desires to be heard with regard to a pre-disposed matter may appear at the hearing. If the party wishes to contest the tentative ruling, he/she shall notify the opposing party/counsel of his/her intention to appear. **If no disposition is set forth below, the hearing will take place as scheduled.**

2. Submission of Orders:

Unless the tentative ruling expressly states that the court will prepare a civil minute order, then the tentative ruling will only appear in the minutes. If any party desires an order, then the appropriate form of order, which conforms to the tentative ruling, must be submitted to the court. When the debtor(s) discharge has been entered, proposed orders for relief from stay must reflect that the motion is denied as to the debtor(s) and granted only as to the trustee. Entry of discharge normally is indicated on the calendar.

3. Matters Resolved Without Opposition:

If the tentative ruling states that no opposition was filed, and the moving party is aware of any reason, such as a settlement, why a response may not have been filed, the moving party must advise Vicky McKinney, the Calendar Clerk, at (559) 499-5825 by 4:00 p.m. the day before the scheduled hearing.

4. Matters Resolved by Stipulation:

If the parties resolve a matter by stipulation after the tentative ruling has been posted, but **before the formal order is entered on the docket**, the **moving party** may appear at the hearing and advise the court of the settlement or withdraw the motion. Alternatively, the parties may submit a stipulation and order to modify the tentative ruling together with the proposed order resolving the matter.

5. Resubmittal of Denied Matters:

If the moving party decides to re-file a matter that is denied without prejudice for any reason set forth below, the moving party must file and serve a new set of pleadings with a new docket control number. It may not simply re-notice the original motion.

9:00 A.M.

1. [14-10417](#)-B-7 TYSON COOK MOTION FOR ENTRY OF DEFAULT
[14-1021](#) UST-1 JUDGMENT
U.S. TRUSTEE V. COOK, SR. 4-8-14 [[10](#)]
ROBIN TUBESING/Atty. for mv.

This matter was fully noticed in compliance with the Local Rules and there is no opposition. The motion will be granted without oral argument for cause shown. The moving party shall submit a proposed order. No appearance is necessary.

10:00 A.M.

1. [13-11508](#)-B-7 CANDACE SPENCE CONTINUED MOTION TO COMPROMISE
DRJ-2 CONTROVERSY/APPROVE SETTLEMENT
JAMES SALVEN/MV AGREEMENT WITH CAPE COD TOWN
HOMES ASSOCIATION, ET AL.
AND/OR MOTION TO EMPLOY H.
WAYNE GREEN AS SPECIAL COUNSEL
, MOTION FOR COMPENSATION FOR
H. WAYNE GREEN, SPECIAL
COUNSEL(S) ,
2-22-14 [[32](#)]
- DAVID JENKINS/Atty. for mv.
2. [13-15911](#)-B-7 FRANCISCO JUAREZ JR. AND MOTION TO SELL
JES-1 VICKIE JUAREZ 4-7-14 [[20](#)]
JAMES SALVEN/MV
MARK ZIMMERMAN/Atty. for dbt.
JAMES SALVEN/Atty. for mv.

This matter was fully noticed in compliance with the Local Rules and there is no opposition. The motion will be granted without oral argument for cause shown. The moving party shall submit a proposed order. No appearance is necessary.

3. [13-18123](#)-B-7 KEVIN/CYNTHIA PINE
WW-1
KEVIN PINE/MV

MOTION TO AVOID LIEN OF
DISCOVER BANK, FRESNO
DISTRIBUTING COMPANY, AND
GENERAL PLUMBING SUPPLY
COMPANY, INC.
4-4-14 [[13](#)]

RILEY WALTER/Atty. for dbt.
RESPONSIVE PLEADING

With regard to respondent Fresno Distributing, a response has been filed and this matter will be called at the above time.

With regard to respondent General Plumbing Supply, the matter was fully noticed in compliance with the Local Rules and there is no opposition. The motion will be granted without oral argument for cause shown. The moving party shall submit a proposed order.

With regard to Discover Bank, the motion will be denied without prejudice. The record does not establish that the motion was served on the named respondent in compliance with Federal Rule of Bankruptcy Procedure 7004(b)(1) (service on an individual), 7004(b)(3) (corporation, partnership or unincorporated association) or 7004(h) (FDIC Insured Depository Institution). *In re Villar*, 317 B.R. 88 (9th Cir. BAP 2004). Information regarding service on a corporation may be obtained from the California Secretary of State's Internet Website, see <http://kepler.sos.ca.gov/>. For a directory of FDIC Insured Institutions, see <http://www3.fdic.gov/idasp/main.asp>. Litigants are encouraged to attach a copy of their information source (web page, etc.) to the proof of service to assist the court in evaluating compliance with Rule 7004.

4. [13-18123](#)-B-7 KEVIN/CYNTHIA PINE
WW-1
FRESNO DISTRIBUTING COMPANY/MV

MOTION TO REQUEST THAT
CREDITOR'S ABSTRACT OF JUDGMENT
BE ALLOWED TO REMAIN
4-10-14 [[21](#)]

RILEY WALTER/Atty. for dbt.
STEPHEN CLOUD/Atty. for mv.

This matter appears to be a response to docket number 3 above and will be called together with that matter. No separate appearance will be required.

5. [12-17425](#)-B-7 BETTINA VILLANUEVA
BV-4
BETTINA VILLANUEVA/MV
BETTINA VILLANUEVA/Atty. for mv.

MOTION TO AVOID LIEN OF BRETT
TAYLOR
3-25-14 [[80](#)]

The motion will be denied without prejudice. The motion was filed without admissible supporting evidence, as required by Local Rule 9014-1(d)(6), to establish the value of the property. No appearance is necessary.

6. [12-17425](#)-B-7 BETTINA VILLANUEVA
BV-5
BETTINA VILLANUEVA/MV

MOTION TO AVOID LIEN OF
NORTHSTAR CAPITAL ACQUISITION
LLC
3-25-14 [[82](#)]

BETTINA VILLANUEVA/Atty. for mv.

The motion will be denied without prejudice. The motion was filed without admissible supporting evidence, as required by Local Rule 9014-1(d)(6), to establish the value of the property.

In addition, the record does not establish that the motion was served on the named respondent, Northstar Capital Acquisition, LLC, in compliance with Federal Rule of Bankruptcy Procedure 7004(b)(1) (service on an individual), 7004(b)(3) (corporation, partnership or unincorporated association) or 7004(h) (FDIC Insured Depository Institution). *In re Villar*, 317 B.R. 88 (9th Cir. BAP 2004). Information regarding service on a corporation may be obtained from the California Secretary of State's Internet Website, see <http://kepler.sos.ca.gov/>. For a directory of FDIC Insured Institutions, see <http://www3.fdic.gov/idasp/main.asp>. Litigants are encouraged to attach a copy of their information source (web page, etc.) to the proof of service to assist the court in evaluating compliance with Rule 7004.

7. [12-17425](#)-B-7 BETTINA VILLANUEVA
BV-6
BETTINA VILLANUEVA/MV
BETTINA VILLANUEVA/Atty. for mv.

MOTION TO AVOID LIEN OF
NORTHSTAR CAPITAL ACQUISITION
3-25-14 [[86](#)]

The motion will be denied without prejudice. The motion was filed without admissible supporting evidence, as required by Local Rule 9014-1(d)(6), to establish the value of the property.

In addition, the record does not establish that the motion was served on the named respondent, Northstar Capital Acquisition, LLC, in compliance with Federal Rule of Bankruptcy Procedure 7004(b)(1) (service on an individual), 7004(b)(3) (corporation, partnership or unincorporated association) or 7004(h) (FDIC Insured Depository Institution). *In re Villar*, 317 B.R. 88 (9th Cir. BAP 2004). Information regarding service on a corporation may be obtained from the California Secretary of State's Internet Website, see <http://kepler.sos.ca.gov/>. For a directory of FDIC Insured Institutions, see <http://www3.fdic.gov/idasp/main.asp>. Litigants are encouraged to attach a copy of their information source (web page, etc.) to the proof of service to assist the court in evaluating compliance with Rule 7004.

8. [12-60332](#)-B-7 PAUL/PAULA NICORA MOTION TO SELL
DRJ-3 4-7-14 [[42](#)]
TRUDI MANFREDO/MV
JOSEPH ARNOLD/Atty. for dbt.
DAVID JENKINS/Atty. for mv.

9. [13-17237](#)-B-7 TOMMY/MARY HARRIS MOTION TO SELL
RHT-1 4-3-14 [[22](#)]
ROBERT HAWKINS/MV
DAVID JENKINS/Atty. for dbt.
ROBERT HAWKINS/Atty. for mv.

This matter was fully noticed in compliance with the Local Rules and there is no opposition. The motion will be granted without oral argument for cause shown. The moving party shall submit a proposed order. No appearance is necessary.

10. [13-17341](#)-B-7 HOWARD SAGASER MOTION FOR COMPENSATION BY THE
KDG-8 LAW OFFICE OF KLEIN, DENATALE,
GOLDNER, COOPER, ROSENLIEB AND
KIMBALL, LLP FOR HAGOP T.
BEDOYAN, DEBTOR'S ATTORNEY(S).
4-9-14 [[314](#)]

HAGOP BEDOYAN/Atty. for dbt.

11. [13-17341](#)-B-7 HOWARD SAGASER MOTION TO EXTEND DEADLINE TO
WFH-4 FILE A COMPLAINT OBJECTING TO
SHERYL STRAIN/MV DISCHARGE OF THE DEBTOR
4-9-14 [[310](#)]

HAGOP BEDOYAN/Atty. for dbt.
DANIEL EGAN/Atty. for mv.

This matter was fully noticed in compliance with the Local Rules and there is no opposition. The motion will be granted without oral argument for cause shown. The bar date for objection to the Debtor's discharge under FRBP 4004(a) will be extended, for the chapter 7 trustee and the U.S. Trustee only, to and including August 18, 2014. The Trustee shall submit a proposed order. No appearance is necessary.

12. [14-10347](#)-B-7 MARIA MENDIVIL AMENDED MOTION OPPOSING
RHT-1 AUTOMATIC ABANDONMENT OF
ROBERT HAWKINS/MV VEHICLE FROM THE BANKRUPTCY
ESTATE .
4-11-14 [[28](#)]

ROBERT HAWKINS/Atty. for mv.

13. [14-10347](#)-B-7 MARIA MENDIVIL
RHT-2
ROBERT HAWKINS/MV
ROBERT HAWKINS/Atty. for mv.

OBJECTION TO DEBTOR'S CLAIM OF
EXEMPTIONS
3-28-14 [[24](#)]

This matter was fully noticed in compliance with the Local Rules and there is no opposition. The trustee's objection will be sustained without oral argument for cause shown. The exemption under CCP § 704.010 will be limited to \$2,900. The record does not show whether the Debtor is changing her vehicle exemption to the 2008 Chrysler or trying to add the car as an additional exemption. The Debtor shall have 14 days after service of this order to file an amended schedule of exemptions to clarify which vehicle the exemption applies to. Thereafter, the trustee may demand turnover of either or both vehicles and administer them at the trustee's discretion. The court will enter a civil minute order. No appearance is necessary.

14. [11-10248](#)-B-7 JULIO VILLANUEVA
JV-2
JULIO VILLANUEVA/MV
JULIO VILLANUEVA/Atty. for mv.

MOTION TO AVOID LIEN OF CAPITAL
ONE BANK (USA) N.A.
3-25-14 [[39](#)]

The motion will be denied without prejudice. The motion was filed without admissible supporting evidence, as required by Local Rule 9014-1(d)(6), to establish the value of the property. No appearance is necessary.

15. [14-10948](#)-B-7 LORA MCDONNELL
HDN-1
LORA MCDONNELL/MV
HENRY NUNEZ/Atty. for dbt.

MOTION TO AVOID LIEN OF CAPITAL
ONE
4-3-14 [[10](#)]

The motion will be denied without prejudice. No appearance is necessary. The intended respondent, Capital One Bank (USA), N.A., was not properly named in the motion and was not properly served in compliance with Federal Rule of Bankruptcy Procedure 7004(b)(1) (service on an individual), 7004(b)(3) (corporation, partnership or unincorporated association) or 7004(h) (FDIC Insured Depository Institution). *In re Villar*, 317 B.R. 88 (9th Cir. BAP 2004). Information regarding service on a corporation may be obtained from the California Secretary of State's Internet Website, see <http://kepler.sos.ca.gov/>. For a directory of FDIC Insured Institutions, see <http://www3.fdic.gov/idasp/main.asp>. Litigants are encouraged to attach a copy of their information source (web page, etc.) to the proof of service to assist the court in evaluating compliance with Rule 7004.

16. [13-16849](#)-B-7 DEOLINDA SCRIVNER MOTION TO SELL
JES-2 4-8-14 [[31](#)]
JAMES SALVEN/MV
PETER BUNTING/Atty. for dbt.
JAMES SALVEN/Atty. for mv.

This matter was fully noticed in compliance with the Local Rules and there is no opposition. The motion will be granted without oral argument for cause shown. The moving party shall submit a proposed order. No appearance is necessary.

17. [11-60461](#)-B-7 THE WARNER COMPANY, INC. OBJECTION TO CLAIM OF MITUL
RH-4 GEMS LLC, CLAIM NUMBER 4
TRUDI MANFREDO/MV 3-19-14 [[282](#)]
HAGOP BEDOYAN/Atty. for dbt.
ROBERT HAWKINS/Atty. for mv.

18. [11-60461](#)-B-7 THE WARNER COMPANY, INC. OBJECTION TO CLAIM OF LAZARE
RH-5 KAPLAN INTERNATIONAL INC, CLAIM
TRUDI MANFREDO/MV NUMBER 75
3-19-14 [[286](#)]
HAGOP BEDOYAN/Atty. for dbt.
ROBERT HAWKINS/Atty. for mv.

19. [11-60461](#)-B-7 THE WARNER COMPANY, INC. OBJECTION TO CLAIM OF M.K.
RH-6 DIAMONDS AND JEWELRY, CLAIM
TRUDI MANFREDO/MV NUMBER 95
3-19-14 [[291](#)]
HAGOP BEDOYAN/Atty. for dbt.
ROBERT HAWKINS/Atty. for mv.

20. [13-15969](#)-B-7 JAMES BAGGOTT AND CAMILLE CONTINUED MOTION TO COMPEL
JES-1 BRYANT AND/OR MOTION FOR TURNOVER OF
JAMES SALVEN/MV PROPERTY
3-7-14 [[43](#)]
YELENA GUREVICH/Atty. for dbt.
JAMES SALVEN/Atty. for mv.
RESPONSIVE PLEADING

21. [13-18085](#)-B-7 PROVISIONS FOOD COMPANY, MOTION TO PAY
SAS-2 INC. 4-9-14 [[38](#)]
SHERYL STRAIN/MV
DAVID JENKINS/Atty. for dbt.
SHERYL STRAIN/Atty. for mv.

22. [14-11120](#)-B-7 EVODIO MONDRAGON AND MOTION TO COMPEL ABANDONMENT
EPE-1 CATALINA DE MONDRAGON 4-15-14 [[17](#)]
EVODIO MONDRAGON/MV
ERIC ESCAMILLA/Atty. for dbt.

23. [14-11895](#)-B-7 LUPE RODRIGUEZ ORDER TO SHOW CAUSE - FAILURE
TO PAY FEES
4-17-14 [[12](#)]

The matter will be dropped from calendar. No appearance is necessary. In response to the court's order to show cause, the Debtor has applied for permission to pay the filing fee in installments. That order was entered on April 23, 2013.

24. [13-15969](#)-B-7 JAMES BAGGOTT AND CAMILLE MOTION BY YELENA GUREVICH TO
YG-4 BRYANT WITHDRAW AS ATTORNEY
JAMES BAGGOTT/MV 4-17-14 [[56](#)]
YELENA GUREVICH/Atty. for dbt.

25. [13-12422](#)-B-7 EUNICE EVANS CONTINUED MOTION TO AVOID LIEN
PLF-2 OF PREMIER VALLEY BANK, TOM
EUNICE EVANS/MV TAYLOR, WELLS FARGO BANK, AND
TRAVELERS CASUALTY AND SURETY
COMPANY OF AMERICA
3-11-14 [[18](#)]

PETER FEAR/Atty. for dbt.

This matter was fully noticed in compliance with the Local Rules and there is no opposition. The motion will be granted without oral argument for cause shown. The moving party shall submit a proposed order. No appearance is necessary.

26. [14-10871](#)-B-7 ANN HOSIER-HARDCASTLE MOTION TO EMPLOY RICHARD C.
RHT-1 CONWAY AS SPECIAL COUNSEL
ROBERT HAWKINS/MV 4-11-14 [[9](#)]
PETER BUNTING/Atty. for dbt.
ROBERT HAWKINS/Atty. for mv.
ORDER 4/23

27. [13-17341](#)-B-7 HOWARD SAGASER MOTION TO EXTEND DEADLINE TO
LRP-1 FILE A COMPLAINT OBJECTING TO
PETER CASTLEMAN/MV DISCHARGE OF THE DEBTOR AND/OR
MOTION TO EXTEND DEADLINE TO
FILE A COMPLAINT OBJECTING TO
DISCHARGEABILITY OF A DEBT ,
OBJECTION TO DEBTOR'S CLAIM OF
EXEMPTIONS
4-23-14 [[341](#)]

HAGOP BEDOYAN/Atty. for dbt.
CARL GRUMER/Atty. for mv.

10:30 A.M.

1. [13-17603](#)-B-7 THERESE GILL
PD-1
WELLS FARGO BANK, N.A./MV
SCOTT MITCHELL/Atty. for dbt.
JONATHAN CAHILL/Atty. for mv.

MOTION FOR RELIEF FROM
AUTOMATIC STAY
3-27-14 [[27](#)]

This motion for relief from stay was fully noticed in compliance with the Local Rules and there was no opposition. The motion will be granted without oral argument for cause shown. The automatic stay is terminated as it applies to the movant's right to enforce its remedies against the subject property under applicable nonbankruptcy law. The proposed order shall specifically describe the property or action to which the order relates. If the motion involves a foreclosure of real property in California, then the order shall also provide that the bankruptcy proceeding has been finalized for purposes of Cal. Civil Code § 2923.5. If the notice and motion requested a waiver of Rule 4001(a)(3), that relief will be granted. *Unless the court expressly orders otherwise, the proposed order shall not include any other relief.* If the prayer for relief includes a request for adequate protection, and/or a request for an award of attorney fees, those requests will be denied without prejudice. Adequate protection is unnecessary in light of the relief granted herein. A motion for attorney fees pursuant to 11 U.S.C. § 506(b), or applicable nonbankruptcy law, must be separately noticed and separately briefed with appropriate legal authority and supporting documentation. No appearance is necessary.

2. [14-10304](#)-B-7 MANUEL SANTOS
PD-1
DEUTSCHE BANK NATIONAL TRUST
COMPANY/MV
RANDY RISNER/Atty. for dbt.
JONATHAN CAHILL/Atty. for mv.

MOTION FOR RELIEF FROM
AUTOMATIC STAY
3-21-14 [[18](#)]

This motion for relief from stay was fully noticed in compliance with the Local Rules and there was no opposition. The motion will be granted without oral argument for cause shown. The automatic stay is terminated as it applies to the movant's right to enforce its remedies against the subject property under applicable nonbankruptcy law. The proposed order shall specifically describe the property or action to which the order relates. If the motion involves a foreclosure of real property in California, then the order shall also provide that the bankruptcy proceeding has been finalized for purposes of Cal. Civil Code § 2923.5. If the notice and motion requested a waiver of Rule 4001(a)(3), that relief will be granted. *Unless the court expressly orders otherwise, the proposed order shall not include any other relief.* If the prayer for relief includes a request for adequate protection, and/or a request for an award of attorney fees, those requests will be denied without prejudice. Adequate protection is unnecessary in light of the relief granted herein. A motion for attorney fees pursuant to 11 U.S.C. § 506(b), or applicable nonbankruptcy law, must be separately noticed and separately briefed with appropriate legal authority and supporting documentation. No appearance is necessary.

3. [14-10347](#)-B-7 MARIA MENDIVIL
DJP-1
EDUCATIONAL EMPLOYEES CREDIT
UNION/MV
DON POOL/Atty. for mv.

MOTION FOR RELIEF FROM
AUTOMATIC STAY
4-11-14 [[32](#)]

This motion for relief from the automatic stay will be denied as moot. The debtor(s) is (are) an individual(s). The record does not show that the personal property collateral for this secured claim was redeemed or surrendered within the applicable time set by § 521(a)(2). Similarly, the record does not reflect that the loan was reaffirmed or that the movant denied a request to reaffirm the loan on the original contract terms. Therefore, pursuant to 11 U.S.C. § 362(h), the collateral is no longer property of the estate and the automatic stay has already terminated by operation of law. Movant may submit an order denying the motion, and confirming that the automatic stay has already terminated on the grounds set forth above. No attorney fees will be awarded in relation to this motion. No appearance is necessary.

4. [13-17984](#)-B-7 DARRYL GOATES
MRG-1
DEUTSCHE BANK NATIONAL TRUST
COMPANY/MV
THOMAS ARMSTRONG/Atty. for dbt.
MICHAEL GONZALES/Atty. for mv.
DISCHARGED

MOTION FOR RELIEF FROM
AUTOMATIC STAY
3-31-14 [[17](#)]

This motion for relief from stay was fully noticed in compliance with the Local Rules and there was no opposition. The motion will be denied as moot as to the debtor(s) because their discharge has been entered. The motion will be granted for cause shown as to the chapter 7 trustee. The automatic stay is terminated as it applies to the movant's right to enforce its remedies against the subject property under applicable nonbankruptcy law. The proposed order shall specifically describe the property or action to which the order relates. If the motion involves a foreclosure of real property in California, then the order shall also provide that the bankruptcy proceeding has been finalized for purposes of Cal. Civil Code § 2923.5. If the notice and motion requested a waiver of Rule 4001(a)(3), that relief will be granted. *Unless the court expressly orders otherwise, the proposed order shall not include any other relief.* If the prayer for relief includes a request for adequate protection, and/or a request for an award of attorney fees, those requests will be denied without prejudice. Adequate protection is unnecessary in light of the relief granted herein. A motion for attorney fees pursuant to 11 U.S.C. § 506(b), or applicable nonbankruptcy law, must be separately noticed and separately briefed with appropriate legal authority and supporting documentation. No appearance is necessary.

5. [14-11065](#)-B-7 STEVEN/CISSY CORBITT
JLH-1
TUCOEMAS FEDERAL CREDIT
UNION/MV
LEONARD WELSH/Atty. for dbt.
JOSEPH HORSWILL/Atty. for mv.

MOTION FOR RELIEF FROM
AUTOMATIC STAY
4-23-14 [[15](#)]

This motion for relief from the automatic stay will be denied without prejudice. The movant failed to file a separate relief from stay information sheet pursuant to Local Rule 4001-1(c). Alternatively, the relief from stay information sheet is incomplete and fails to comply with Local Rule 4001-1(c). No appearance is necessary.

11:00 A.M.

1. [13-18106](#)-B-7 BELEN FARNETTI

PRO SE REAFFIRMATION AGREEMENT
WITH TRAVIS CREDIT UNION
4-9-14 [[29](#)]

2. [14-11017](#)-B-7 CORINA BONILLA PRO SE REAFFIRMATION AGREEMENT
WITH CAPITAL ONE AUTO FINANCE
4-14-14 [[15](#)]
3. [14-10523](#)-B-7 DEBBIE SPENCER PRO SE REAFFIRMATION AGREEMENT
WITH HARLEY-DAVIDSON CREDIT
CORP
4-14-14 [[20](#)]
4. [14-10850](#)-B-7 STEPHANIE NUNEZ PRO SE REAFFIRMATION AGREEMENT
WITH WELLS FARGO DEALER
SERVICES
4-9-14 [[30](#)]
5. [13-17855](#)-B-7 TIMOTHY/JULIE DOSS REAFFIRMATION AGREEMENT WITH
AMERICREDIT FINANCIAL SERVICES,
INC.
4-8-14 [[51](#)]

PETER FEAR/Atty. for dbt.

The court intends to deny approval of this reaffirmation agreement. The debtor(s) attorney signed the reaffirmation agreement certifying that he or she has explained the agreement to the debtor(s), but did not check the box to state an opinion that the reaffirmed debt will not create an undue hardship. The bankruptcy schedules show that reaffirmation of this debt creates a presumption of undue hardship which has not been rebutted in the reaffirmation agreement. No appearance is necessary.

6. [14-10726](#)-B-7 JOSE/MAGGIE LARA PRO SE REAFFIRMATION AGREEMENT
WITH MERCED SCHOOL EMPLOYEES
FCU
4-16-14 [[23](#)]
7. [14-10938](#)-B-7 RACHEL HERNANDEZ PRO SE REAFFIRMATION AGREEMENT
WITH TUCOEMAS FEDERAL CREDIT
UNION
4-16-14 [[23](#)]