UNITED STATES BANKRUPTCY COURT

Eastern District of California

Honorable Robert S. Bardwil Bankruptcy Judge Sacramento, California

August 11, 2015 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.	12-24906-D-13	ANTONIO/MARCIA	GUERRERO	CONTINUED MOTION TO VALUE
	JDP-1			COLLATERAL OF BANK OF AMERICA,
				N.A.
				6-12-15 [50]

2. 15-23006-D-13 CHERYL HULSEY RDG-1

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY RUSSELL D. GREER 5-29-15 [18] 3. 15-24507-D-13 LILLIAN GLEASON RLG-1

Final ruling:

MOTION TO VALUE COLLATERAL AND TO AVOID LIEN OF HSBC MORTGAGE SERVICES, INC. 6-29-15 [19]

The matter is resolved without oral argument. This is the debtor's motion to value the secured claim of HSBC Mortgage Services, Inc. at \$0.00, pursuant to \$506(a) of the Bankruptcy Code. The creditor's claim is secured by a junior deed of trust on the debtor's residence and the amount owed on the senior encumbrance exceeds the value of the real property. No timely opposition has been filed and the relief requested in the motion is supported by the record. As such, the court will grant the motion and set the amount of HSBC Mortgage Services, Inc.'s secured claim at \$0.00 by minute order. No further relief will be afforded. No appearance is necessary.

4. 15-24507-D-13 LILLIAN GLEASON RLG-2

MOTION FOR CONTINUANCE OF AUTOMATIC STAY AFTER PRIOR DISMISSAL WITHIN YEAR OF FILING 7-8-15 [26]

Tentative ruling:

This is the debtor's motion to extend the automatic stay pursuant to \S 362(c)(3)(B) of the Bankruptcy Code. The motion will be denied because it will not be heard within the time required by the statute. Pursuant to \S 362(c)(3)(A), where a debtor has been a debtor in a case pending within the prior year that was dismissed other than under \S 707(b), as with the debtor in this case, the automatic stay terminates on the 30th day after the filing of the later case. Pursuant to \S 362(c)(3)(B), the court may extend the stay only after notice and a hearing completed before the expiration of the 30-day period following the filing of the later case. This case was commenced on June 2, 2015; the 30th day after that day was July 2, 2015. Because the hearing will not be completed within the 30-day period, the court has no authority under \S 362(c)(3) to extend the stay.

The debtor's counsel is cautioned that the Franchise Tax Board, which, according to the debtor's Schedule D, holds a sizeable claim, was not served at its address on the Roster of Governmental Agencies, as required by LBR 2002-1(b).

Because the hearing will not and cannot be completed within the required time, according, the court intends to deny the motion by minute order. The court will hear the matter.

5. 15-22908-D-13 GLORIA RAMIREZ BSH-2

MOTION TO CONFIRM PLAN 6-29-15 [27]

7. 14-26614-D-13 VALERIA LABORDE PGM-3

CONTINUED MOTION TO CONFIRM PLAN 3-26-15 [94]

Tentative ruling:

This is the debtor's motion to confirm an amended chapter 13 plan. The trustee filed opposition, the debtor filed a reply, and the hearing was continued for further briefing by both parties. For the following reasons, the motion will be denied.

The trustee opposes the motion on the grounds he is unable to determine whether the plan meets the liquidation test or whether it has been proposed in good faith. The court agrees as to the liquidation test, and thus, concludes that the debtor has failed to satisfy her burden of proof on that issue. The court therefore need not determine the good faith issue.

The issue is whether or not the debtor, when this case was filed on June 25, 2014, had an interest of any kind in the real property commonly known as 691 Grand Teton Drive, Tracy, California (the "Property"). The debtor claims she had no community property interest (or any other interest) in the Property at that time because the Property was the separate property of her spouse, from whom she was separated. The trustee, on the other hand, observes that at the meeting of creditors, the debtor testified the Property was purchased in 2009 during the parties' marriage, that the source of the \$25,000 down payment was her spouse's separate property, and that payments on the Property were made during the marriage. In the absence of any contrary evidence, the trustee presumes those payments were made from the earnings of the debtor and her spouse, earnings that were community property under California law. Therefore, the trustee concludes and the court agrees, that the debtor had a community property interest in the Property at the time this case was filed, an interest that has not been accounted for in the debtor's liquidation analysis.

It appears the value of the Property is significant. According to a spreadsheet submitted by the debtor (Debtor's Ex. 2), the value of the Property as of April of 2014, two and one-half months before this case was filed, was \$432,000, with a lien against it of \$320,677, leaving over \$110,000 in equity. Further, the debtor testified at the meeting of creditors she believed the value of the Property to be about \$500,000.

In response to the trustee's opposition, the debtor cites a Marriage Settlement Agreement ("MSA") signed by the debtor and her spouse on April 4, 2014, two and

one-half months before the debtor filed her petition commencing this case. The MSA was incorporated into a state court Judgment of Legal Separation filed April 23, 2014. The MSA treated the Property under the heading "Confirmation of Separate Property"; the Property is not mentioned in the section entitled "Division of Community Property and Obligations." The MSA stated that the Property is the sole and separate property of the debtor's husband. It also stated:

Wife acknowledges that these assets [including the Property] are the sole and separate property of Husband, and that she has no community property interest in them. Wife agrees not to assert any claim to the real or personal property and releases any right or interest in them. Wife further agrees to execute any and all documents that may be required to establish or confirm Husband's sole ownership of these assets.

Trustee's Ex. A, at 5:7-12. There is no evidence the debtor has ever executed a deed purporting to transfer to her spouse any interest she may have had in the Property.

The debtor has not submitted a copy of the deed by which the Property was acquired by the debtor and/or her spouse. Her amended Schedule A describes the Property as both the "separate property and primary residence of [the debtor's] ex-husband" and as held by them as "JTWROS" — as joint tenants with right of survivorship.1 Although the debtor stated on the amended Schedule A that the Property is the primary residence of her ex-husband, she listed it as her residence on her petition in this case, apparently continued to live there for almost a year, and may still live there.2

There is a rebuttable presumption under California law that property held of record in the name of a husband and wife as joint tenants is joint tenancy property. Hanf v. Summers (In re Summers), 332 F.3d 1240, 1243-44 (9th Cir. 2003). Further, earnings of a husband or wife acquired during the marriage are presumed to be community property. Cal. Fam. Code § 760; State Bd. of Equalization v. Woo, 82 Cal. App. 4th 481, 483 (2000). The evidence in this case is conflicting, but the one conclusion the evidence does not support is that the debtor had no interest in the Property on the petition date. The debtor stated on her amended Schedule A that the Property was held as "JTWROS" as of the time of filing, and she testified at the meeting of creditors that payments were made on the Property during the marriage, with no indication as to the source of those payments other than community property earnings. Thus, the evidence supports the conclusion that the debtor has or had either a joint tenancy interest or a community property interest in the Property or both. The court affords the debtor's present stance - that she had no interest in the Property as of the petition date - little weight. Her credibility is further weakened by the fact that she failed to disclose in either her original or amended Statement of Financial Affairs that she had transferred property to her spouse, although two and one-half months before the petition was filed, she had signed the MSA by which she purported to transfer to her spouse her community property interest in assets acknowledged to be community property assets - household goods in her spouse's possession, a laptop computer, a 2002 Dodge Caravan, and a one-half interest in her spouse's IRA.3

The debtor has the burden of proof as to the liquidation test and the other statutory requirements for confirmation. <u>United States ex rel. Farmers Home Admin.</u>

v. Arnold & Baker Farms, 177 B.R. 648, 654 (1994). The court concludes she has failed to carry this burden as to the liquidation test; thus, the court need not determine the other issue raised. The debtor notes in her supplemental reply that

the Judgment of Legal Separation was a final order. However, as the trustee points out, it resulted from an uncontested matter; thus, there has been no judicial determination as to the nature of the debtor's interest in the Property. The debtor has submitted no authority to support the conclusion that either the MSA or the judgment is binding on the debtor's creditors, and the court is aware of none.

Finally, the debtor cites the court's local rule requiring that opposition to a motion be accompanied by evidence establishing its factual allegations (see LBR 9014-1(f)(1)(B)), and faults the trustee for not submitting any evidence. The problem with this theory is that the debtor has the burden of proof, not the trustee, and she has submitted virtually no evidence to support her position that she had no interest in the Property as of the petition date. In her supplemental reply, the debtor requested additional briefing "if the trustee has remaining concerns," and also requested an evidentiary hearing. Both parties have had ample opportunity for briefing; in fact, the debtor has filed two replies. She did not request an evidentiary hearing in her original reply, and thereby waived the right to do so. See LBR 9014-1(f)(1)(C). Nor has she filed a separate statement of disputed material facts, as required by the rule.

The court concludes that the debtor has failed to meet her burden of demonstrating that the value of property to be distributed under the plan to unsecured creditors, \$0, is not less than the amount that would be paid if the case were a chapter 7 case. Accordingly, the motion will be denied. The court will hear the matter.

MOTION TO VALUE COLLATERAL OF HARLEY-DAVIDSON CREDIT CORP. 7-9-15 [23]

¹ The debtor did not disclose the Property at all on her original Schedule A (and did not disclose the debt against it on her Schedule D). The amended Schedule A on which she finally disclosed the Property was filed six and one-half months after the case was filed.

On May 29, 2015, 11 months into the case, the debtor filed a change of address in which she listed as her new address only a post office box address in Tracy.

³ And although she disclosed the Judgment of Legal Separation on both statements of affairs, she failed to mention that the judgment included a property settlement agreement.

^{8. 15-24014-}D-13 WESLEY OBERMAN EWG-1

9. 15-24419-D-13 TYRONE LOWTHER SJS-1

MOTION TO VALUE COLLATERAL OF CALHFA MORTGAGE ASSISTANCE CORPORATION 7-9-15 [15]

Final ruling:

The matter is resolved without oral argument. This is the debtor's motion to value the secured claim of CALHFA Mortgage Assistance Corporation at \$0.00, pursuant to \$506(a) of the Bankruptcy Code. The creditor's claim is secured by a junior deed of trust on the debtor's residence and the amount owed on the senior encumbrance exceeds the value of the real property. No timely opposition has been filed and the relief requested in the motion is supported by the record. As such, the court will grant the motion and set the amount of CALHFA Mortgage Assistance Corporation's secured claim at \$0.00 by minute order. No further relief will be afforded. No appearance is necessary.

10. 15-20427-D-13 OSCAR WILLS HLG-4

MOTION TO VALUE COLLATERAL OF FORD MOTOR CREDIT COMPANY 7-7-15 [73]

Final ruling:

The matter is resolved without oral argument. This is the debtor's motion to value the secured claim of Ford Motor Credit Company at \$0.00, pursuant to \$506(a) of the Bankruptcy Code. The creditor's claim is secured by a junior deed of trust on the debtor's residence and the amount owed on the senior encumbrance exceeds the value of the real property. No timely opposition has been filed and the relief requested in the motion is supported by the record. As such, the court will grant the motion and set the amount of Ford Motor Credit Company's secured claim at \$0.00 by minute order. No further relief will be afforded. No appearance is necessary.

11. 15-20028-D-13 JANICE DUTT CAH-3

MOTION TO CONFIRM PLAN 6-26-15 [52]

12. 15-23828-D-13 SHERYL HUDSON RDG-2

OBJECTION TO DEBTOR'S CLAIM OF EXEMPTIONS 7-6-15 [31]

Final ruling:

This is the trustee's objection to the debtor's claim of exemptions. On July 27, 2015, the debtor filed an amended claim of exemptions. As a result of the filing of the amended claim of exemptions, the objection is moot. The objection will be overruled as moot by minute order. No appearance is necessary.

13. 14-29932-D-13 JOSE/GLORIA HERNANDEZ MOTION TO MODIFY PLAN JCK-1

6-25-15 [37]

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 attached as Exhibit 2 to General Order 05-03. The order is to be signed by the Chapter 13 trustee approving its form prior to the order being submitted to the court.

14. 15-24334-D-13 RICHARD GOVIA $MT_1A - 2$

MOTION TO CONFIRM PLAN 6-22-15 [25]

15. 14-27835-D-13 JOHN/ROBIN IVY TJS-1 JPMORGAN CHASE BANK, N.A. VS.

MOTION FOR RELIEF FROM
AUTOMATIC STAY AND/OR MOTION
FOR ADEQUATE PROTECTION
7-6-15 101 7-6-15 [39]

Final ruling:

This case was dismissed on August 4, 2015. As a result the motion will be denied by minute order as moot. No appearance is necessary.

16. 15-25135-D-13 RODERICK/BERNADETTE JCK-1 VIRAY

MOTION TO VALUE COLLATERAL OF GM FINANCIAL 7-6-15 [8]

17. 12-33940-D-13 JOHN/EVA PAYAN JCK-7

MOTION TO MODIFY PLAN 7-2-15 [77]

18. 14-31741-D-13 RUBEN VALLEJO PLC-2

MOTION TO CONFIRM PLAN 6-16-15 [67]

19. 14-31741-D-13 RUBEN VALLEJO PLC-3

OBJECTION TO CLAIM OF SAN JOAQUIN COUNTY TAX COLLECTOR, CLAIM NUMBER 19 6-17-15 [72]

Final ruling:

This is the debtor's objection to the claim of the San Joaquin County Tax Collector, Claim No. 19. The objection will be overruled because the proof of service is not signed under oath as to the facts of service, as required by 28 U.S.C. § 1746, but only as to the facts of the declarant's age and citizenship. The proof of service also states that the declarant served "the attached 3 documents," whereas there are no documents attached and there are four documents listed. The objection will be overruled by minute order. No appearance is necessary.

20. 14-31741-D-13 RUBEN VALLEJO PLC-4

OBJECTION TO CLAIM OF OCWEN LOAN SERVICING, LLC, CLAIM NUMBER 15 6-17-15 [77]

Final ruling:

This is the debtor's objection to the claim of the Ocwen Loan Servicing, LLC ("Ocwen"), Claim No. 15. The objection will be overruled for the following reasons. First, the moving party (1) served Ocwen at the address on its proof of claim "where payment should be sent" and not at the address "where notices should be sent"; (2) failed to serve Ocwen at the different address listed on the schedules,

as required by LBR 3007-1(c); and (3) failed to serve Federal National Mortgage Association, transferee of the claim according to a transfer of claim filed May 28, 2015. Second, the proof of service is not signed under oath as to the facts of service, as required by 28 U.S.C. § 1746, but only as to the facts of the declarant's age and citizenship. The proof of service also states that the declarant served "the attached 3 documents," whereas there are no documents attached and there are four documents listed.

Finally, the objection is not supported by evidence as to the late charges and property inspection fees included in the pre-petition arrearage the debtor objects to, and is not supported by legal authority for the proposition that the escrow shortage the debtor objects to is "not an actual shortage but one that is created by analyzing the escrow account with the maximum allowable reserve under RESPA and therefore not a real arrears." Debtor's Objection, filed June 17, 2015, at 2:9-11. The statement that "[t]his is in the normal scope of business and a requirement for the lender under RESPA and recoverable by reanalyzing the escrow account and therefore not a delinquency" (id. at 2:12-14) is similarly unsupported.

For the reasons stated, the objection will be overruled by minute order. No appearance is necessary.

21. 11-45142-D-13 ELIZABETH LAJOS AT-1

TRADAN SPRINGS HOMEOWNERS ASSOCIATION VS.

CONTINUED MOTION FOR RELIEF FROM AUTOMATIC STAY 6-30-15 [154]

22. 15-23654-D-13 KEYES/GIRLINDA KELLY JCK-3

MOTION TO CONFIRM PLAN 6-25-15 [32]

23. 14-31159-D-13 ELISA SOTO GMW-2

CONTINUED MOTION TO VALUE COLLATERAL OF BMW BANK OF NORTH AMERICA 5-12-15 [40]

24. 14-31159-D-13 ELISA SOTO GMW-3

CONTINUED MOTION TO CONFIRM PLAN 6-10-15 [53]

25. 14-29877-D-13 JOHN/KELLY COSTAMAGNA MOTION TO CONFIRM PLAN CI_1H-4

6-26-15 [65]

26. 14-20883-D-13 ALLEN/PATRICIA FRANSCELLA MOTION FOR RELIEF FROM BIL-2 AUTOMATIC STAY BENJAMIN DIEDRICH VS. 7-13-15 [45]

Final ruling:

This matter is resolved without oral argument. This is Benjamin Diedrich's motion seeking relief from automatic stay to pursue available insurance proceeds. The court's records indicate that no timely opposition has been filed. The motion along with the supporting pleadings demonstrate that there is cause for granting limited relief from stay to allow the moving party to proceed with litigation, as is necessary, to collect against available insurance proceeds. Accordingly, the court will grant limited relief from stay to allow the moving party to proceed to judgment against the debtor for the limited purpose of pursuing any available insurance proceeds. There will be no further relief afforded. Moving party is to submit an appropriate order. No appearance is necessary.

27. 15-25491-D-13 CLAUDIA SANDERS AFL-1

MOTION TO VALUE COLLATERAL OF BANK OF AMERICA, N.A. 7-14-15 [8]

Final ruling:

The matter is resolved without oral argument. This is the debtor's motion to value the secured claim of Bank of America, N.A. at \$0.00, pursuant to \$506(a) of the Bankruptcy Code. The creditor's claim is secured by a junior deed of trust on the debtor's residence and the amount owed on the senior encumbrance exceeds the value of the real property. No timely opposition has been filed and the relief requested in the motion is supported by the record. As such, the court will grant the motion and set the amount of Bank of America, N.A.'s secured claim at \$0.00 by minute order. No further relief will be afforded. No appearance is necessary.

28. 15-25491-D-13 CLAUDIA SANDERS AFL-2

MOTION TO VALUE COLLATERAL OF FRANCHISE TAX BOARD 7-14-15 [14]

Final ruling:

The matter is resolved without oral argument. This is the debtor's motion to value the secured claim of the Franchise Tax Board pursuant to § 506(a) of the Bankruptcy Code. The Board's claim is secured by a junior tax lien on the debtor's residence and the amount owed on the senior encumbrance exceeds the value of the real property. The claim is also secured by a tax lien on the debtor's personal property which has a value of \$4,906.78.

According to the motion, the debtor seeks a determination that the value of the secured portion of the Board's claim in the real property is \$0.00, and that the value of the secured portion of the claim in the personal property is \$4,906.78. This assumes that the Board has two different claims, whereas the debtor's Schedule D indicates the Board has a single claim secured by a tax lien. Thus, the court will treat the motion as a motion to value the Board's single secured claim. No timely opposition has been filed and the relief requested in the motion, except as just described, is supported by the record. As such, the court will grant the motion and set the amount of the Franchise Tax Board's secured claim at \$4,906.78 by minute order. No further relief will be afforded.

No appearance is necessary.

29. 15-24193-D-13 DAVID/MELISSA WILLSON MLA-2

MOTION TO CONFIRM PLAN 6-24-15 [26]

30. 14-30697-D-13 CAROLE PETERSEN SSA-6

OBJECTION TO CONFIRMATION OF PLAN BY IRMA EDMONDS 7-16-15 [113]

31. 15-24507-D-13 LILLIAN GLEASON BHT-1

OBJECTION TO CONFIRMATION OF PLAN BY U.S. BANK, N.A. 7-22-15 [34]

Final ruling:

The motion will be denied as moot. The debtor filed an amended plan on August 5, 2015, making this motion moot. As a result the court will deny the motion without prejudice by minute order. No appearance is necessary.

32. 14-29811-D-13 GUADALUPE/JAIME HERNANDEZ

CONTINUED ORDER TO SHOW CAUSE 6-23-15 [59]

DEBTOR DISMISSED: 01/28/2015 JOINT DEBTOR DISMISSED: 01/28/2015

33. 15-25811-D-13 EMILIE BURTON LR-1

MOTION TO EXTEND AUTOMATIC STAY 7-27-15 [9]

34. 15-24014-D-13 WESLEY OBERMAN MDE-1

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY HARLEY-DAVIDSON CREDIT CORP. 6-5-15 [14]

Final ruling:

The motion will be denied as moot. The debtor filed an amended plan on August 3, 2015, making this motion moot. As a result the court will deny the motion without prejudice by minute order. No appearance is necessary.

35. 15-24315-D-13 NATHAN III AND REBECCA OBJECTION TO CONFIRMATION OF RDG-2 THOMAS

PLAN BY RUSSELL D. GREER 7-17-15 [34]

Final ruling:

This case was dismissed on July 30, 2015. As a result the objection will be overruled by minute order as moot. No appearance is necessary.

36. 15-24315-D-13 NATHAN III AND REBECCA OBJECTION TO CONFIRMATION OF THOMAS

PLAN BY BOSCO CREDIT LLC 7-15-15 [29]

Final ruling:

This case was dismissed on July 30, 2015. As a result the objection will be overruled by minute order as moot. No appearance is necessary.

37. 10-48548-D-13 MICHAEL/PRISCILLA MOTION TO INCUR DEBT JCK-4 MITCHELL 7-23-15 [49]

38. 15-24449-D-13 GUADALUPE/JAIME RDG-2 HERNANDEZ

OBJECTION TO CONFIRMATION OF PLAN BY RUSSELL D. GREER 7-17-15 [36]

39. 14-31159-D-13 ELISA SOTO GMW-2

CONTINUED MOTION TO VALUE
COLLATERAL OF BMW BANK OF NORTH
AMERICA
5-12-15 [40]

Final ruling:

This is a duplicate of item no. 23. As a result, the matter is removed from calendar.

40. 14-31159-D-13 ELISA SOTO GMW-3

CONTINUED MOTION TO CONFIRM PLAN 6-10-15 [53]

Final ruling:

This is a duplicate of item no. 24. As a result, the matter is removed from calendar.

41. 10-23462-D-13 JESSIE MERRILL AND LORI MOTION TO VALUE COLLATERAL OF JDP-2 TORRES LVNV FUNDING, LLC 7-23-15 [55]

42. 10-23462-D-13 JESSIE MERRILL AND LORI MOTION TO VALUE COLLATERAL OF JDP-1 JP MORGAN CHASE BANK, N.A. TORRES 7-23-15 [59] 43. 15-25770-D-13 ERIC BARBARY AND MARIAN MOTION TO EXTEND AUTOMATIC STAY 7-24-15 [8] CAH-1 CORK-BARBARY 44. 14-30872-D-13 ARMANDO COVARRUBIAS CONTINUED MOTION TO CONFIRM TOG-7 PLAN 6-3-15 [84] 45. 14-30872-D-13 ARMANDO COVARRUBIAS CONTINUED MOTION FOR RELIEF HRH-1 FROM AUTOMATIC STAY GENERAL ELECTRIC CAPITAL 1-8-15 [26] CORP. VS.

46. 14-29877-D-13 JOHN/KELLY COSTAMAGNA CONTINUED MOTION FOR RELIEF NEU-2 FARMERS AND MERCHANTS BANK OF CENTRAL CALIFORNIA VS.

FROM AUTOMATIC STAY 6-4-15 [52]

47. 14-29877-D-13 JOHN/KELLY COSTAMAGNA NEU-3

CONTINUED MOTION TO DISMISS CASE AND/OR MOTION TO CONVERT CASE FROM CHAPTER 13 TO CHAPTER 6-30-15 [70]

48. 14-91486-D-13 KUBANGUSU MAHUNGU

DEBTOR DISMISSED: 02/25/2015

CONTINUED ORDER TO SHOW CAUSE 6-23-15 [47]

49. 14-30697-D-13 CAROLE PETERSEN RDG-1

OBJECTION TO CONFIRMATION OF PLAN BY RUSSELL D. GREER 7-21-15 [122]

50. 15-24499-D-13 SHANNON ROCK RDG-1

OBJECTION TO CONFIRMATION OF PLAN BY RUSSELL D. GREER 7-17-15 [23]