

**UNITED STATES BANKRUPTCY COURT**  
**Eastern District of California**  
**Honorable W. Richard Lee**  
**Hearing Date: Wednesday, August 21, 2013**  
**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 Marlene Medina, 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. [11-18591](#)-B-7 ROY/RUTH VERA  
[13-1067](#)  
SALVEN V. VERA ET AL  
PETER BUNTING/Atty. for mv.

MOTION TO INTERVENE  
7-16-13 [[8](#)]

The motion will be denied without prejudice. The moving papers do not include an appropriate docket control number as required by Local Rule 9014-1(c). The moving party may refile this motion in proper form and notice it for hearing with the rescheduled status conference on October 10, 2013, at 10:30 a.m.

In preparation for the status conference the parties shall meet and confer, review the case of *In re Torrez*, 827 F.2d 1299 (9<sup>th</sup> Cir., 1987) and be prepared to discuss its application to this dispute, make their preliminary disclosures, and be prepared to advise the court as to what material facts and legal issues are in dispute. No appearance is necessary.

10:00 A.M.

1. [13-12802](#)-B-7 MARIA LEON-CISNEROS MOTION TO AVOID LIEN OF  
TCS-1 PROFESSIONAL COLLECTION  
MARIA LEON-CISNEROS/MV CONSULTANTS  
7-16-13 [[14](#)]  
TIMOTHY SPRINGER/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.**

2. [12-18603](#)-B-7 JAVIER CRUZ ESPINOZA MOTION TO COMPEL  
PLF-2 7-19-13 [[51](#)]  
JAMES SALVEN/MV  
RANDALL SHROUT/Atty. for dbt.  
PETER FEAR/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. [13-13905](#)-B-7 SABRINA KELSAY MOTION TO DISMISS CASE  
RHT-1 7-17-13 [[10](#)]  
ROBERT HAWKINS/MV  
GREG BLEVINS/Atty. for dbt.  
ROBERT HAWKINS/Atty. for mv.  
RESPONSIVE PLEADING

4. [12-17507](#)-B-7 DOUGLAS/JUDY LOFLIN CONTINUED OBJECTION TO CLAIM OF  
ALG-2 VF, INC., A WASHINGTON  
JAMES SALVEN/MV CORPORATION, CLAIM NUMBER 2  
6-20-13 [[44](#)]  
MARK ZIMMERMAN/Atty. for dbt.  
JANINE OJI/Atty. for mv.

**The objection has been withdrawn. No appearance is necessary.**

5. [13-12507](#)-B-7 CRAIG/TERI MUNGARY MOTION TO EXTEND DEADLINE TO  
FILE A COMPLAINT OBJECTING TO  
CRAIG MUNGARY/MV DISCHARGE OF THE DEBTOR, MOTION  
TO EXTEND DEADLINE TO FILE A  
COMPLAINT OBJECTING TO  
DISCHARGEABILITY OF A DEBT  
7-12-13 [[14](#)]  
JEFF REICH/Atty. for dbt.

6. [13-12014](#)-B-7 DIANE FOURNIER MOTION TO EMPLOY BAIRD AUCTIONS  
SAS-1 AND APPRAISALS AS AUCTIONEER,  
SHERYL STRAIN/MV AUTHORIZING SALE OF PROPERTY AT  
PUBLIC AUCTION AND AUTHORIZING  
PAYMENT OF AUCTIONEER FEES AND  
EXPENSES  
7-15-13 [[40](#)]
- TRUDI MANFREDO/Atty. for dbt.  
SHERYL STRAIN/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.**

7. [12-11818](#)-B-7 JAVIER/JENNIFER BRITO MOTION TO SELL  
PFT-8 7-11-13 [[89](#)]  
PETER FEAR/MV  
JEFF REICH/Atty. for dbt.  
PETER FEAR/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.**

8. [13-13719](#)-B-7 GENEVIEVE COX MOTION TO SUBSTITUTE ATTORNEY  
OPM-1 7-2-13 [[32](#)]  
GENEVIEVE COX/MV  
OLLIE MANAGO/Atty. for dbt.

9. [13-12431](#)-B-7 JAMES WILLIAMS MOTION TO DISMISS CASE PURSUANT  
UST-1 TO 11 U.S.C. SECTION 707(B)  
AUGUST LANDIS/MV 7-12-13 [[22](#)]  
SCOTT MITCHELL/Atty. for dbt.  
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. [12-19534](#)-B-7 ANGEL PARDO MOTION FOR TURNOVER OF PROPERTY  
PLF-2 7-22-13 [[21](#)]  
JAMES SALVEN/MV  
THOMAS GILLIS/Atty. for dbt.  
PETER FEAR/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.**

11. [13-11841](#)-B-7 MIGUEL BATISTA CONTINUED MOTION TO SURCHARGE  
TMT-3 DEBTOR'S EXEMPTION  
TRUDI MANFREDO/MV 7-9-13 [[27](#)]  
THOMAS GILLIS/Atty. for dbt.  
TRUDI MANFREDO/Atty. for mv.
12. [13-11841](#)-B-7 MIGUEL BATISTA MOTION FOR CONTEMPT AND/OR  
TMT-4 MOTION FOR SANCTIONS  
TRUDI MANFREDO/MV 8-9-13 [[65](#)]  
THOMAS GILLIS/Atty. for dbt.  
TRUDI MANFREDO/Atty. for mv.
13. [13-11841](#)-B-7 MIGUEL BATISTA MOTION TO CONVERT CASE FROM  
TOG-4 CHAPTER 7 TO CHAPTER 13  
MIGUEL BATISTA/MV 7-26-13 [[45](#)]  
THOMAS GILLIS/Atty. for dbt.  
RESPONSIVE PLEADING
14. [13-12341](#)-B-7 DAN MCCANN MOTION TO DISMISS CASE  
UST-1 7-2-13 [[20](#)]  
AUGUST LANDIS/MV  
ALFRED GALLEGOS/Atty. for dbt.  
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.**

15. [12-19945](#)-B-7 COMAC BAR & GRILL, INC. MOTION TO SELL  
RHT-2 7-24-13 [[31](#)]  
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.**

16. [12-60054](#)-B-7 DWIGHT/NELLIE LONG CONTINUED MOTION TO ABANDON  
RHT-3 6-14-13 [[38](#)]  
ROBERT HAWKINS/MV  
LAYNE HAYDEN/Atty. for dbt.  
ROBERT HAWKINS/Atty. for mv.  
RESPONSIVE PLEADING

17. [12-60455](#)-B-7 MARIO/ANITA VEGA MOTION TO SELL  
PFT-1 7-11-13 [[15](#)]  
PETER FEAR/MV  
MARIO LANGONE/Atty. for dbt.  
PETER FEAR/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.**

18. [12-60455](#)-B-7 MARIO/ANITA VEGA MOTION TO COMPROMISE  
PFT-2 CONTROVERSY/APPROVE SETTLEMENT  
PETER FEAR/MV AGREEMENT WITH ODILIA CHAVEZ  
7-11-13 [[20](#)]  
MARIO LANGONE/Atty. for dbt.  
PETER FEAR/Atty. for mv.

**This matter will be continued to September 4, 2013, at 10:30 a.m. The trustee shall file and serve supplemental evidence and an explanation to show what controversy is being compromised and the applicable factors to be considered in approving such a compromise. In the absence of a *bona fide* controversy, this motion appears to be more in the nature of a motion to sell an asset of the estate. The court will prepare a minute order. No appearance is necessary.**

19. [13-13962](#)-B-7 MARIA MENDEZ-GONZALES MOTION TO CONVERT CASE FROM  
RCP-1 CHAPTER 7 TO CHAPTER 13  
MARIA MENDEZ-GONZALES/MV 8-2-13 [[26](#)]  
REYNALDO PULIDO/Atty. for dbt.

20. [13-12065](#)-B-7 FLOYD/MARGARET MEAD MOTION TO COMPROMISE  
JES-1 CONTROVERSY/APPROVE SETTLEMENT  
JAMES SALVEN/MV AGREEMENT WITH FLOYD AND  
MARGARET MEAD  
7-16-13 [[16](#)]  
JAMES MILLER/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.**

21. [13-12765](#)-B-7 PEDRO MAGALLENES CONTINUED MOTION TO CONVERT  
TOG-2 CASE FROM CHAPTER 7 TO CHAPTER  
PEDRO MAGALLENES/MV 13  
7-15-13 [[13](#)]  
THOMAS GILLIS/Atty. for dbt.

22. [09-62372](#)-B-7 ZANE/EVA HAMMOND  
RR-3  
ZANE HAMMOND/MV

MOTION TO AVOID LIEN OF  
TREICHEL CONCRETE CONSTRUCTION,  
INC. AND/OR MOTION TO AVOID  
LIEN OF CREDITORS BUREAU USA  
7-15-13 [[62](#)]

RANDY RISNER/Atty. for dbt.

**This matter will be continued to September 25, 2013, at 10:30 a.m., for supplemental evidence that the debtors owned the subject property at the time the judgment lien attached. *Farrey v. Sanderfoot*, 111 S.Ct. 667. The court will prepare a minute order.**

In addition, it appears from the record that there is substantial equity in this property and that the debtors have elected to use all of the available exemption under CCP §703.140 for the protection of other assets. Accordingly, the record does not show that the disputed judgment liens impair an exemption to which the debtors were otherwise entitled. No appearance is necessary.

23. [13-12475](#)-B-7 HAIK KHRIKYAN  
SAS-1  
SHERYL STRAIN/MV

MOTION TO EXTEND DEADLINE TO  
FILE A COMPLAINT OBJECTING TO  
DISCHARGE OF THE DEBTOR  
7-16-13 [[16](#)]

GARY HUSS/Atty. for dbt.  
SHERYL STRAIN/Atty. for mv.  
RESPONSIVE PLEADING

24. [13-12475](#)-B-7 HAIK KHRIKYAN  
SAS-2  
SHERYL STRAIN/MV  
GARY HUSS/Atty. for dbt.  
SHERYL STRAIN/Atty. for mv.

MOTION TO COMPEL  
7-17-13 [[20](#)]

**With regard to the existing tax returns and financial records, 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.**

**To the extent the trustee is requesting "turnover" of documents, information, and records, that do not currently exist, the motion will be denied. The motion is in the nature of a discovery request. Discovery must be compelled pursuant to FRBP 2004 and the Federal Rules of Civil Procedure. The moving party shall submit a proposed order. No appearance is necessary.**

25. [12-14281](#)-B-7 ANTONIO/DOLORES AGUIRRE  
RH-3  
PETER FEAR/MV

MOTION TO SELL AND/OR MOTION TO  
PAY ORDINARY COSTS OF SALE AND  
REAL ESTATE COMMISSIONS  
7-23-13 [[32](#)]

RICHARD DWYER/Atty. for dbt.  
ROBERT HAWKINS/Atty. for mv.

26. [12-17789](#)-B-7 EDWARD MATA, JR. AND MOTION TO SELL  
JES-1 CECILIA MATA 7-11-13 [[22](#)]  
JAMES SALVEN/MV  
DAVID JENKINS/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.**

27. [13-13497](#)-B-7 WAYNE PIKUL MOTION FOR JOINT ADMINISTRATION  
TCS-1 8-2-13 [[61](#)]  
WAYNE PIKUL/MV  
TIMOTHY SPRINGER/Atty. for dbt.

28. 13-15455-B-7 PEDRO/BERTHA SANCHEZ MOTION TO COMPEL ABANDONMENT  
GMA-1 8-16-13 [ 9 ]  
PEDRO SANCHEZ/MV  
GEOFFREY ADALIAN/Atty. for dbt.

10:30 A.M.

1. [13-11300](#)-B-7 HARMESH/KASHMIR KUMAR MOTION FOR RELIEF FROM  
DDM-1 AUTOMATIC STAY  
FIRST NATIONAL BANK OF 8-7-13 [[23](#)]  
NORTHERN CALIFORNIA/MV  
THOMAS ARMSTRONG/Atty. for dbt.  
DENNIS MILLER/Atty. for mv.  
DISCHARGED
  
2. [13-13012](#)-B-7 MARIA RAMOS MOTION FOR RELIEF FROM  
JCW-1 AUTOMATIC STAY  
WELLS FARGO BANK, N.A./MV 7-16-13 [[16](#)]  
NELSON GOMEZ/Atty. for dbt.  
JENNIFER WONG/Atty. for mv.  
DISCHARGED

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.

3. [13-12826](#)-B-7 MARIVEL ZAVALA  
JWC-1  
GENERAL ELECTRIC CAPITAL  
CORPORATION/MV  
JENNIFER CRASTZ/Atty. for mv.  
DISCHARGED

MOTION FOR RELIEF FROM  
AUTOMATIC STAY  
7-26-13 [[20](#)]

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. [13-12929](#)-B-7 DAVID MARTINEZ  
EAT-1  
ONEWEST BANK, FSB/MV  
GEOFFREY ADALIAN/Atty. for dbt.  
DARLENE VIGIL/Atty. for mv.  
NON-OPPOSITION, DISCHARGED

MOTION FOR RELIEF FROM  
AUTOMATIC STAY  
7-11-13 [[14](#)]

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. [13-14748](#)-B-7 GENE DAY MOTION FOR RELIEF FROM  
CJO-1 AUTOMATIC STAY  
SUNTRUST MORTGAGE, INC./MV 8-7-13 [[11](#)]  
JAMES MILLER/Atty. for dbt.  
CHRISTINA O/Atty. for mv.

6. [13-11252](#)-B-7 MARIA GUERRERO MOTION FOR RELIEF FROM  
RCO-1 AUTOMATIC STAY  
OCWEN LOAN SERVICING, LLC/MV 7-22-13 [[18](#)]  
KRISTI WELLS/Atty. for mv.  
DISCHARGED

**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.**

7. [13-15082](#)-B-7 CHAU LUU MOTION FOR RELIEF FROM  
MET-1 AUTOMATIC STAY  
HELUND TRUST &#035;10612, 8-7-13 [[14](#)]  
SOUTHLAND HOMES REAL ESTATE  
MARY TANG/Atty. for mv.

8. [09-18587](#)-B-7 MARIO/MICHELLE NUNEZ MOTION FOR RELIEF FROM  
CJO-1 AUTOMATIC STAY  
GREENTREE SERVICING LLC/MV 8-7-13 [[69](#)]  
GLEN GATES/Atty. for dbt.  
CHRISTINA O/Atty. for mv.

9. 13-14690-B-7 THOMAS BAKER  
APN-1  
FORD MOTOR CREDIT COMPANY/MV  
LAYNE HAYDEN/Atty. for dbt.  
AUSTIN NAGEL/Atty. for mv.

MOTION FOR RELIEF FROM  
AUTOMATIC STAY  
7-17-13 [10]

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.

11:00 A.M.

1. [13-14301](#)-B-7 EDUARDO/BERTHA OPAZO PRO SE REAFFIRMATION AGREEMENT  
WITH WELLS FARGO DEALER  
SERVICES  
7-29-13 [[12](#)]
  
  2. [13-13605](#)-B-7 LUCY GOLDMAN PRO SE REAFFIRMATION AGREEMENT  
WITH TOYOTA MOTOR CREDIT  
CORPORATION  
7-25-13 [[16](#)]
  
  3. [13-14707](#)-B-7 LINDA NORTON PRO SE REAFFIRMATION AGREEMENT  
WITH BANK OF THE WEST  
8-2-13 [[10](#)]
- SCOTT LYONS/Atty. for dbt.

The hearing will be dropped from calendar. The court is not approving or denying approval of the reaffirmation agreement. Debtor(s) was (were) represented by counsel when he/she/they entered into the reaffirmation agreement. Pursuant to 11 U.S.C. § 524(c)(3), "if the debtor is represented by counsel, the agreement *must* be accompanied by an affidavit of the debtor's attorney attesting to the referenced items before the agreement will have legal effect." *In re Minardi*, 399 B.R. 841, 846 (Bankr. N.D. Ok, 2009) (emphasis in original). The reaffirmation agreement, in the absence of a declaration by debtor's counsel, does not meet the requirements of 11 U.S.C. § 524(c) and is not enforceable.

In addition, the financial information on the reaffirmation agreement is incomplete and does not show that the debtor can afford to make the payments required by the reaffirmation agreement. The debtor shall have 14 days to refile the reaffirmation agreement properly completed, and signed and endorsed by the attorney. No appearance is necessary at this hearing.