

UNITED STATES BANKRUPTCY COURT

Eastern District of California

Honorable Ronald H. Sargis

Bankruptcy Judge
Sacramento, California

September 15, 2015 at 1:30 p.m.

1. 14-29716-E-13 MICHAEL SCARZELLA MOTION FOR RELIEF FROM
NLG-1 Mikalah R. Liviakis AUTOMATIC STAY
8-5-15 [[24](#)]

THE BANK OF NEW YORK MELLON
VS.

Final Ruling: No appearance at the September 15, 2015 hearing is required.

Local Rule 9014-1(f)(1) Motion - No Opposition Filed.

Correct Notice Provided. The Proof of Service states that the Motion and supporting pleadings were served on Debtor, Debtor's Attorney, Chapter 13 Trustee, and Office of the United States Trustee on August 5, 2015. By the court's calculation, 41 days' notice was provided. 28 days' notice is required.

The Motion for Relief From the Automatic Stay has been set for hearing on the notice required by Local Bankruptcy Rule 9014-1(f)(1). The failure of the respondent and other parties in interest to file written opposition at least 14 days prior to the hearing as required by Local Bankruptcy Rule 9014-1(f)(1)(ii) is considered to be the equivalent of a statement of nonopposition. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). Further, because the court will not materially alter the relief requested by the moving party, an actual hearing is unnecessary. *See Law Offices of David A. Boone v. Derham-Burk (In re Eliapo)*, 468 F.3d 592, 602 (9th Cir. 2006). Therefore, the defaults of the non-responding parties are entered. Upon review of the record there are no disputed material factual issues and the matter will be resolved without oral argument. The court will issue its ruling from the parties' pleadings.

The Motion for Relief From the Automatic Stay is granted.

The Bank of New York Mellon FKA The Bank of New York, as Trustee for the Certificateholders of CWMBBS, Inc., CHL Mortgage Pass-Through Trust 2004-J8, Mortgage Pass-Through Certificates, Series 2004-J8 ("Movant") seeks relief from the automatic stay with respect to the real property commonly known as 7020 Pera Drive, Rancho Murieta, California (the "Property"). Movant has provided the Declaration of Alicia Wood to introduce evidence to authenticate the documents upon which it bases the claim and the obligation secured by the Property.

September 15, 2015 at 1:30 p.m.

The Wood Declaration states that there are 4 post-petition defaults in the payments on the obligation secured by the Property, with a total of \$8,655.56 in post-petition payments past due.

David Cusick, as Chapter 13 Trustee, filed non-opposition on August 27, 2015.

From the evidence provided to the court, and only for purposes of this Motion for Relief, the total debt secured by this property is determined to be \$312,381.99, as stated in the Wood Declaration and Schedule D filed by Michael James Scarzella ("Debtor"). The value of the Property is determined to be \$380,000, as stated in Schedules A and D filed by Debtor.

The court maintains the right to grant relief from stay for cause when a debtor has not been diligent in carrying out his or her duties in the bankruptcy case, has not made required payments, or is using bankruptcy as a means to delay payment or foreclosure. *In re Harlan*, 783 F.2d 839 (B.A.P. 9th Cir. 1986); *In re Ellis*, 60 B.R. 432 (B.A.P. 9th Cir. 1985). The court determines that cause exists for terminating the automatic stay, including defaults in post-petition payments which have come due. 11 U.S.C. § 362(d)(1); *In re Ellis*, 60 B.R. 432 (B.A.P. 9th Cir. 1985).

The court shall issue an order terminating and vacating the automatic stay to allow Movant, and its agents, representatives and successors, and all other creditors having lien rights against the Property, to conduct a nonjudicial foreclosure sale pursuant to applicable nonbankruptcy law and their contractual rights, and for any purchaser, or successor to a purchaser, at the nonjudicial foreclosure sale to obtain possession of the Property.

Movant has not pleaded adequate facts and presented sufficient evidence to support the court waiving the 14-day stay of enforcement required under Rule 4001(a)(3), and this part of the requested relief is not granted.

Movant has not pleaded adequate facts and presented sufficient evidence to support the court, so Movant is not awarded attorneys' fees as part of Movant's secured claim.

No other or additional relief is granted by the court.

The court shall issue an order substantially in the following form holding that:

Findings of Fact and Conclusions of Law are stated in the Civil Minutes for the hearing.

The Motion for Relief From the Automatic Stay filed by The Bank of New York Mellon FKA The Bank of New York, as Trustee for the Certificateholders of CWMB, Inc., CHL Mortgage Pass-Through Trust 2004-J8, Mortgage Pass-Through Certificates, Series 2004-J8 ("Movant") having been presented to the court, and upon review of the pleadings, evidence, arguments of counsel, and good cause appearing,

IT IS ORDERED that the automatic stay provisions of 11 U.S.C.

September 15, 2015 at 1:30 p.m.

§ 362(a) are immediately vacated to allow The Bank of New York Mellon FKA The Bank of New York, as Trustee for the Certificateholders of CWMBBS, Inc., CHL Mortgage Pass-Through Trust 2004-J8, Mortgage Pass-Through Certificates, Series 2004-J8 , its agents, representatives, and successors, and trustee under the trust deed, and any other beneficiary or trustee, and their respective agents and successors under any trust deed which is recorded against the property to secure an obligation to exercise any and all rights arising under the promissory note, trust deed, and applicable nonbankruptcy law to conduct a nonjudicial foreclosure sale and for the purchaser at any such sale obtain possession of the real property commonly known as 7020 Pera Drive, Rancho Murieta, California.

IT IS FURTHER ORDERED that the fourteen (14) day stay of enforcement provided in Rule 4001(a)(3), Federal Rules of Bankruptcy Procedure, is not waived for cause shown by Movant.

IT IS FURTHER ORDERED that Movant's request for attorney's fees is denied.

No other or additional relief is granted.

2. [12-41091](#)-E-13 REBECCA GAGE
SW-1 Peter G. Macaluso

MOTION FOR RELIEF FROM
AUTOMATIC STAY
8-25-15 [[67](#)]

ALLY FINANCIAL, INC. VS.

Tentative Ruling: The Motion for Relief From the Automatic Stay was properly set for hearing on the notice required by Local Bankruptcy Rule 9014-1(f)(2). Consequently, the Debtor, Creditors, the Trustee, the U.S. Trustee, and any other parties in interest were not required to file a written response or opposition to the motion. If any of these potential respondents appear at the hearing and offers opposition to the motion, the court will set a briefing schedule and a final hearing unless there is no need to develop the record further. If no opposition is offered at the hearing, the court will take up the merits of the motion.

Oral argument may be presented by the parties at the scheduled hearing, where the parties shall address the issues identified in this tentative ruling and such other issues as are necessary and appropriate to the court's resolution of the matter.

Below is the court's tentative ruling, rendered on the assumption that there will be no opposition to the motion. If there is opposition presented, the court will consider the opposition and whether further hearing is proper pursuant to Local Bankruptcy Rule 9014-1(f)(2)(iii).

Local Rule 9014-1(f)(2) Motion.

Correct Notice Provided. The Proof of Service states that the Motion and supporting pleadings were served on Debtor, Debtor's Attorney, Chapter 13 Trustee, and Office of the United States Trustee on August 25, 2015. By the court's calculation, 21 days' notice was provided. 14 days' notice is required.

The Motion for Relief From the Automatic Stay was properly set for hearing on the notice required by Local Bankruptcy Rule 9014-1(f)(2). The Debtor, Creditors, the Trustee, the U.S. Trustee, and any other parties in interest were not required to file a written response or opposition to the motion. At the hearing -----.

The Motion for Relief From the Automatic Stay is granted.

Rebecca Lynne Gage ("Debtor") commenced this bankruptcy case on December 7, 2012. Dckt. 1. Ally Financial Inc. f/k/a GMAC ("Movant") seeks relief from the automatic stay with respect to an asset identified as a 2004 Chevrolet Tahoe, VIN ending in 5519 (the "Vehicle"). The moving party has provided the Declaration of Nicholas Miller to introduce evidence to authenticate the documents upon which it bases the claim and the obligation owed by the Debtor.

The Miller Declaration provides testimony that Debtor is delinquent for the month of March 2015 for a total of \$1,125.00 in post-petition payments past due.

Additionally, the motion alleges that \$8,056.57 in accrued sums is due. Dckt. 67. Movant alleges the value of the vehicle is approximately \$6,000.00, as shown in Debtor's filed Schedule D. Dckt. 70, Exh. D.

TRUSTEE'S RESPONSE

David Cusick, the Chapter 13 Trustee, filed a response on August 28, 2015. Dckt. 75. Trustee asserts that Debtor has paid \$5,175.00 to Trustee and is \$1,125.00 delinquent in the plan. Dckt. 76. Trustee also asserts that \$3,042.51 has been paid to Movant, with the last payment paid on February 27, 2015. *Id.*

OPPOSITION TO MOTION

Debtor has filed an opposition on September 1, 2015, asserting "Debtor responds and states that she will be current on or before the hearing." Dckt. 78.

No evidence has been provided that the Debtor is current

DISCUSSION

From the evidence provided to the court, and only for purposes of this Motion for Relief, the debt secured by this asset is determined to be \$8,056.57, as stated in the Miller Declaration, while the value of the Vehicle is determined to be \$6,000.00, as stated in Schedules B and D filed by Debtor.

The court maintains the right to grant relief from stay for cause when a debtor has not been diligent in carrying out his or her duties in the bankruptcy case, has not made required payments, or is using bankruptcy as a means to delay payment or foreclosure. *In re Harlan*, 783 F.2d 839 (B.A.P. 9th Cir. 1986); *In re Ellis*, 60 B.R. 432 (B.A.P. 9th Cir. 1985). The court determines that cause exists for terminating the automatic stay since the debtor and the estate have not made post-petition payments. 11 U.S.C. § 362(d)(1); *In re Ellis*, 60 B.R. 432 (B.A.P. 9th Cir. 1985).

Additionally, once a movant under 11 U.S.C. § 362(d)(2) establishes that a debtor or estate has no equity, it is the burden of the debtor or trustee to establish that the collateral at issue is necessary to an effective reorganization. *United Savings Ass'n of Texas v. Timbers of Inwood Forest Associates. Ltd.*, 484 U.S. 365, 375-76 (1988); 11 U.S.C. § 362(g)(2). Based upon the evidence submitted, the court determines that there is no equity in the Vehicle for either the Debtor or the Estate. 11 U.S.C. § 362(d)(2).

The court shall issue an order terminating and vacating the automatic stay to allow Ally Financial Inc. f/k/a GMAC, and its agents, representatives and successors, and all other creditors having lien rights against the Vehicle, to repossess, dispose of, or sell the asset pursuant to applicable nonbankruptcy law and their contractual rights, and for any purchaser, or successor to a purchaser, to obtain possession of the asset.

Movant has not pleaded adequate facts and presented sufficient evidence to support the court waiving the 14-day stay of enforcement required under Rule 4001(a)(3), and this part of the requested relief is not granted.

No other or additional relief is granted by the court.

The court shall issue a minute order substantially in the following form holding that:

Findings of Fact and Conclusions of Law are stated in the Civil Minutes for the hearing.

The Motion for Relief From the Automatic Stay filed by Ally Financial Inc. f/k/a GMAC ("Movant") having been presented to the court, and upon review of the pleadings, evidence, arguments of counsel, and good cause appearing,

IT IS ORDERED the automatic stay provisions of 11 U.S.C. § 362(a) are vacated to allow Movant, its agents, representatives, and successors, and all other creditors having lien rights against the Vehicle, under its security agreement, loan documents granting it a lien in the asset identified as a 2004 Chevrolet Tahoe, VIN ending in 5519 ("Vehicle"), and applicable nonbankruptcy law to obtain possession of, nonjudicially sell, and apply proceeds from the sale of the Vehicle to the obligation secured thereby.

IT IS FURTHER ORDERED that the fourteen (14) day stay of enforcement provided in Rule 4001(a)(3), Federal Rules of Bankruptcy Procedure, is not waived.

No other or additional relief is granted.