UNITED STATES BANKRUPTCY COURT Eastern District of California Honorable W. Richard Lee Hearing Date: Wednesday, September 24, 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.

THE COURT ENDEAVORS TO PUBLISH ITS PREDISPOSITIONS AS SOON AS POSSIBLE, HOWEVER CALENDAR PREPARATION IS ONGOING AND THESE PREDISPOSITIONS MAY BE REVISED OR UPDATED AT ANY TIME PRIOR TO 4:00 P.M. THE DAY BEFORE THE SCHEDULED HEARINGS. PLEASE CHECK AT THAT TIME FOR POSSIBLE UPDATES.

10:00 A.M.

1. <u>14-13900</u>-B-7 DEBBIE LUTHER SL-1 DEBBIE LUTHER/MV STEPHEN LABIAK/Atty. for dbt.

RESPONSIVE PLEADING

MOTION TO AVOID LIEN OF LVNV FUNDING LLC 8-14-14 [12]

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

2.	<u>14-13900</u> -B-7 DEBBIE LUTHER	MOTION TO AVOID LIEN OF CAL
	SL-2	WEST FUNDING LLC
DEBBIE LUTHER/MV		8 - 14 - 14 [17]
	STEPHEN LABIAK/Atty. for dbt.	

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

3.	<u>14-13101</u> -B-7 VONNETTE WRIGHT	CONTINUED MOTION TO DISMISS			
	UST-1	CASE PURSUANT TO 11 U.S.C.			
TRACY DAVIS/MV		SECTION 707(B)			
		7-18-14 [<u>14</u>]			
	SCOTT LYONS/Atty. for dbt.				
	ROBIN TUBESING/Atty. for mv.				

4.	<u>14-13003</u> -B-7	EDDIE GRINNER	OPPOSITION RE: TRUSTEE'S MOTION
	PFT-1		TO DISMISS FOR FAILURE TO
			APPEAR AT SEC. 341(A) MEETING
			OF CREDITORS
			8-5-14 [14]

5. <u>09-19215</u>-B-7 SEVERINA PARKER TGM-3 SEVERINA PARKER/MV TRUDI MANFREDO/Atty. for dbt. MOTION TO AVOID LIEN OF SPRINGLEAF FINANCIAL, INC. 8-25-14 [50]

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

6. <u>09-19215</u>-B-7 SEVERINA PARKER TGM-4 SEVERINA PARKER/MV TRUDI MANFREDO/Atty. for dbt. MOTION TO AVOID LIEN OF HSBC FINANCE CORPORATION 8-25-14 [<u>54</u>]

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

7.	<u>10–19825</u> –B–7 FRANCISCO/MARIA PARREIRA	MOTION FOR COMPENSATION FOR
	JTW-2	JANZEN, TAMBERI AND WONG,
	JANZEN, TAMBERI AND WONG/MV	ACCOUNTANT (S)
		7-1-14 [<u>310</u>]
	RILEY WALTER/Atty. for dbt.	

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

8. <u>12-15129</u>-B-7 KRISTAL/ROBERT WILLIAMS RHT-5 ROBERT HAWKINS/MV SUSAN HEMB/Atty. for dbt. ROBERT HAWKINS/Atty. for mv. MOTION TO ABANDON 8-21-14 [<u>108</u>]

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

9.	<u>11-63430</u> -B-7 KAY MESMAN	MOTION FOR COMPENSATION FOR
	JTW-2	JANZEN, TAMBERI AND WONG,
	JANZEN, TAMBERI AND WONG/MV	ACCOUNTANT(S).
		7-1-14 [<u>80</u>]
	PETER BUNTING/Atty. for dbt.	

This matter was fully noticed in compliance with the Local Rules and there is no opposition. Accordingly, the respondent(s) default will be entered and the motion will be granted without oral argument for cause shown. The moving party shall submit a proposed order. No appearance is necessary. 10. <u>12-60332</u>-B-7 PAUL/PAULA NICORA DRJ-4 TRUDI MANFREDO/MV JOSEPH ARNOLD/Atty. for dbt. DAVID JENKINS/Atty. for mv.

11. <u>13-15437</u>-B-7 IRMA MACHADO KDG-2 IRMA MACHADO/MV MOTION TO AVOID LIENS OF BERNARDINO MORALES; ELIAS AND ESTELLA MACIEL; THE REAL ESTATE COMMISSIONER OF THE STATE OF CALIFORNIA; AMERICAN EXPRESS BANK, FSB; AND ROBERTO R. SOLORIO 8-26-14 [27]

MOTION TO SELL

9-2-14 [48]

HAGOP BEDOYAN/Atty. for dbt.

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

The judicial lien of Bernardino Morales will be fixed against the Cromwell Avenue property in the amount of 4,422 as of the commencement of the bankruptcy case plus post-judgment interest thereafter. All other liens will be avoided pursuant to 11 USC § 522(f) in their entirety.

12.	<u>13-15437</u> -B-7	IRMA MACHADO	MOTION TO AVOID LIENS OF
	KDG-3		BERNARDINO MORALES; ELIAS AND
	IRMA MACHADO/M	V	ESTELLA MACIEL; THE REAL ESTATE
			COMMISSIONER OF THE STATE OF
			CALIFORNIA; AMERICAN EXPRESS
			BANK, FSB; AND ROBERTO R.
			SOLORIO
			8-26-14 [32]
	HACOP BEDOVAN/	Atty for dht	

HAGOP BEDOYAN/Atty. for dbt.

This matter was fully noticed in compliance with the Local Rules and there is no opposition. Accordingly, the respondents' default will be entered and the motion will be granted without oral argument for cause shown. The moving party shall submit a proposed order. No appearance is necessary. 13. <u>13-15437</u>-B-7 IRMA MACHADO KDG-4 IRMA MACHADO/MV

MOTION TO AVOID LIENS OF BERNARDINO MORALES; ELIAS AND ESTELLA MACIEL; THE REAL ESTATE COMMISSIONER OF THE STATE OF CALIFORNIA; AMERICAN EXPRESS BANK, FSB; AND ROBERTO R. SOLORIO 8-26-14 [<u>37</u>]

HAGOP BEDOYAN/Atty. for dbt.

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

14. <u>14-13243</u>-B-7 BONITA WALDRON OPPOSITION RE: TRUSTEE'S MOTION TO DISMISS FOR FAILURE TO APPEAR AT SEC. 341(A) MEETING OF CREDITORS 8-14-14 [<u>31</u>]

15. <u>12-60444</u>-B-7 CARLOS/MARIA GUTIERREZ MOTION TO COMPEL ABANDONMENT TOG-18 9-4-14 [<u>195</u>] CARLOS GUTIERREZ/MV THOMAS GILLIS/Atty. for dbt.

16. <u>14-12562</u>-B-7 FELIX/ANGELINA GONZALEZ TMT-2 TRUDI MANFREDO/MV GARY HUSS/Atty. for dbt. MOTION TO EMPLOY GOULD AUCTION AND APPRAISAL COMPANY AS AUCTIONEER, AUTHORIZING SALE OF PROPERTY AT PUBLIC AUCTION AND AUTHORIZING PAYMENT OF AUCTIONEER FEES AND EXPENSES 8-25-14 [<u>44</u>]

GARY HUSS/Atty. for dbt. TRUDI MANFREDO/Atty. for mv.

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

17.	<u>14-13782</u> -B-7	MICHAEL/DENAE	WILLIS	OBJECTION	ТО	DEBTOR'S	CLAIM	OF
	JES-1			EXEMPTIONS	5			
	JAMES SALVEN/M	V		8-28-14 [1	<u>11</u>]			

18. <u>11-18591</u>-B-7 ROY/RUTH VERA CWC-3 CARL COLLINS/MV MOTION FOR COMPENSATION FOR CARL W. COLLINS, TRUSTEE'S ATTORNEY(S), FEE: \$4910.50, EXPENSES: \$106.45. 1-13-14 [46]

PETER BUNTING/Atty. for dbt.

This matter has already been decided by a final order entered on August 28, 2014. No appearance is necessary.

1. <u>14-13000</u>-B-7 ELIZABETH SALAZAR APN-1 BMW BANK OF NORTH AMERICA/MV PETER BUNTING/Atty. for dbt. AUSTIN NAGEL/Atty. for mv. MOTION FOR RELIEF FROM AUTOMATIC STAY 8-19-14 [<u>15</u>]

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.

2. <u>14-13915</u>-B-7 PAUL FRANKEL AND NCK-1 ELIZABETH BEALONIS LANE PROPERTY MANAGEMENT/MV NOEL KNIGHT/Atty. for mv. MOTION FOR RELIEF FROM AUTOMATIC STAY 9-10-14 [<u>21</u>]

The motion will be continued to October 8, 2014, at 10:30 a.m., for a final hearing and the submission of an amended proof of service. The form of the proof of service does not comply with LBR 9014-1(d)(1)(see Local Rules, Appendix II, EDC.002-901, Revised Guidelines for the Preparation of Documents (4)(e)). The court will prepare a minute order. No appearance is necessary.

1. 14-12751-B-7 VIRGINIA GUZMAN

REAFFIRMATION AGREEMENT WITH CAPITAL ONE AUTO FINANCE 8-29-14 [16]

NELLIE AGUILAR/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, 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.

2.	<u>14-13653</u> -B-7	DAVID/NICOLE	SCHULTEIS	REAFFIRMATION AGREEMENT WITH
				WELLS FARGO DEALER SERVICES
				8-27-14 [<u>10</u>]
	KENNETH JORGEN	SEN/Atty. for	dbt.	

The court intends to deny approval of this reaffirmation agreement. The debtors' attorney signed the reaffirmation agreement certifying that he or she has explained the agreement to the debtors, 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.

3.	<u>14-13183</u> -B-7	JEANETTE CARLISLE	REAFFIRMATION AGREEMENT WITH
			CERASTES, LLC
			9-2-14 [<u>21</u>]
	WILLIAM COLLIE	R/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, 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.

In addition, this debt appears to relate to property that does not belong to the debtor.