



UNITED STATES BANKRUPTCY COURT
Eastern District of California
Honorable René Lastreto II
Department B – Courtroom #13
Fresno, California

Hearing Date: Wednesday, January 7, 2026

Unless otherwise ordered, all matters before the Honorable René Lastreto II, shall be simultaneously: (1) **In Person** at, Courtroom #13 (Fresno hearings only), (2) via **ZoomGov Video**, (3) via **ZoomGov Telephone**, and (4) via **CourtCall**. You may choose any of these options unless otherwise ordered or stated below.

All parties or their attorneys who wish to appear at a hearing remotely must sign up by **4:00 p.m. one business day** prior to the hearing. Information regarding how to sign up can be found on the **Remote Appearances** page of our website at <https://www.caeb.uscourts.gov/Calendar/CourtAppearances>. Each party/attorney who has signed up will receive a Zoom link or phone number, meeting I.D., and password via e-mail.

If the deadline to sign up has passed, parties and their attorneys who wish to appear remotely must contact the Courtroom Deputy for the Department holding the hearing.

Please also note the following:

- Parties in interest and/or their attorneys may connect to the video or audio feed free of charge and should select which method they will use to appear when signing up.
- Members of the public and the press who wish to attend by ZoomGov may only listen in to the hearing using the Zoom telephone number. Video participation or observing are not permitted.
- Members of the public and the press may not listen in to trials or evidentiary hearings, though they may attend in person unless otherwise ordered.

To appear remotely for law and motion or status conference proceedings, you must comply with the following guidelines and procedures:

1. Review the [Pre-Hearing Dispositions](#) prior to appearing at the hearing.
2. Parties appearing via CourtCall are encouraged to review the [CourtCall Appearance Information](#). If you are appearing by ZoomGov phone or video, please join at least 10 minutes prior to the start of the calendar and wait with your microphone muted until the matter is called.

Unauthorized Recording is Prohibited: Any recording of a court proceeding held by video or teleconference, including "screen shots" or other audio or visual copying of a hearing is prohibited. Violation may result in sanctions, including removal of court-issued media credentials, denial of entry to future hearings, or any other sanctions deemed necessary by the court. For more information on photographing, recording, or broadcasting Judicial Proceedings, please refer to Local Rule 173(a) of the United States District Court for the Eastern District of California.

INSTRUCTIONS FOR PRE-HEARING DISPOSITIONS

Each matter on this calendar will have one of three possible designations: No Ruling, Tentative Ruling, or Final Ruling. These instructions apply to those designations.

No Ruling: All parties will need to appear at the hearing unless otherwise ordered.

Tentative Ruling: If a matter has been designated as a tentative ruling it will be called, and all parties will need to appear at the hearing unless otherwise ordered. The court may continue the hearing on the matter, set a briefing schedule, or enter other orders appropriate for efficient and proper resolution of the matter. The original moving or objecting party shall give notice of the continued hearing date and the deadlines. The minutes of the hearing will be the court's findings and conclusions.

Final Ruling: Unless otherwise ordered, there will be no hearing on these matters. The final disposition of the matter is set forth in the ruling and it will appear in the minutes. The final ruling may or may not finally adjudicate the matter. If it is finally adjudicated, the minutes constitute the court's findings and conclusions.

Orders: Unless the court specifies in the tentative or final ruling that it will issue an order, the prevailing party shall lodge an order within 14 days of the final hearing on the matter.

Post-Publication Changes: The court endeavors to publish its rulings as soon as possible. However, calendar preparation is ongoing, and these rulings 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 any possible updates.

9:30 AM

1. 24-12302-B-13 **IN RE: MONICA RUBI VILLATORO**
RSW-1

MOTION TO MODIFY PLAN

11-14-2025 [31]

MONICA RUBI VILLATORO/MV
ROBERT WILLIAMS/ATTY. FOR DBT.

FINAL RULING: There will be no hearing on this matter.

DISPOSITION: Granted.

ORDER: The Moving Party shall submit a proposed order in conformance with the ruling below.

Monica Rubi Villatoro ("Debtor") moves for an order confirming the *First Modified Chapter 13 Plan* dated November 14, 2025. Docs. #31, #35. Debtor's current plan was confirmed on October 4, 2024. Doc. #16.

No party has timely objected.

This motion was set for hearing on 35 days' notice as required by Local Rule of Practice ("LBR") 3015-1(d)(1). The failure of any party in interest, including but not limited to creditors, the U.S. Trustee, and the case Trustee, to file written opposition at least 14 days prior to the hearing as required by LBR 9014-1(f)(1)(B) may be deemed a waiver of any opposition to the granting of the motion. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). Therefore, the defaults of the above-mentioned parties in interest are entered. Upon default, factual allegations will be taken as true (except those relating to amounts of damages). *Televideo Sys., Inc. v. Heidenthal*, 826 F.2d 915, 917 (9th Cir. 1987).

The motion requests that the confirmed plan be modified as follows:

1. The current plan provides for a monthly payment of \$1,377.1 beginning September 2024 for 9 months and a monthly payment of \$1,428.76 beginning June 2025 and continuing for the life of the plan. The First Modified Plan provides for a total payment of \$14,058.39 through November 2025, with plan payments increasing to \$1,537.00 for the remaining life of the plan.
2. Debtor's counsel shall be paid a total of \$1,300.00 through November 2025. Beginning December 2025, the monthly dividend for attorney's fees will be \$107.45.
3. Section 3.07 is modified to provide that Class 1 secured creditor Freedom Mortgage shall be paid a total of \$7,954.64 in regular monthly mortgage

payments through November 2025. Regular monthly mortgage payments shall resume in December 2025 and all missed payments will be paid with late fees by month 60.

4. Section 3.07 is further modified to provide that Class 1 secured creditor Freedom Mortgage shall be paid a total of \$3,357.93 on the real estate arrears through November 2025. Monthly dividend payments of \$671.56 shall resume in December 2025.
5. The plan is otherwise unchanged.

Docs. #31, #35.

Debtor avers that this modification is necessary because Debtor fell behind because Debtor no longer receives cash aid. Doc. #34. Also, Debtor stopped working in February 2025 to care for her mother and resumed working in May 2025. *Id.* Debtor's Amended Schedule I & J dated November 18, 2025, which reflects a monthly net income of \$1,587.93, which is sufficient to cover the increased monthly plan payment. Doc. #37. Debtor's previous Schedule J reflected a monthly net income of \$,396.25. Doc. #9. The increased income appears to be the product of increased government assistance. *Compare* Docs. #9 and #37.

No party in interest has objected, and the defaults of all non-responding parties in interest are entered. This motion is GRANTED. The order shall include the docket control number of the motion, shall reference the plan by the date it was filed, and shall be approved as to form by Trustee.

2. 24-13717-B-13 **IN RE: SHENA SIELERT**
LGT-1

CONTINUED MOTION TO DISMISS CASE
11-6-2025 [36]

LILIAN TSANG/MV
STEPHEN LABIAK/ATTY. FOR DBT.

FINAL RULING: There will be no hearing in this matter.

DISPOSITION: Denied as moot.

ORDER: The court will prepare the order.

On November 6, 2025, Lilian G. Tsang ("Trustee") filed this *Motion to Dismiss Case* for failure to make plan payments. Doc. #36. On December 1, 2025, Shena Sielert ("Debtor") filed her *First Modified Plan* which proposes to cure the deficiency by increasing Debtor's payments from \$1,540.00 to \$1,717.00 beginning in November 2025. Doc. #49.

On this date, the court granted Debtor's *Motion to Confirm the First Modified Plan* without opposition from the Trustee. Accordingly, this *Motion to Dismiss* will be DENIED AS MOOT.

3. 24-13717-B-13 **IN RE: SHENA SIELERT**
SLL-2

MOTION TO MODIFY PLAN
12-1-2025 [45]

SHENA SIELERT/MV
STEPHEN LABIAK/ATTY. FOR DBT.

FINAL RULING: There will be no hearing in this matter.

DISPOSITION: Granted.

ORDER: The Moving Party shall submit a proposed order in conformance with the ruling below.

Shena Sielert ("Debtor") moves for an order confirming the *First Modified Chapter 13 Plan* dated December 1, 2025. Docs. #45, 49. Debtor's current plan was confirmed on February 21, 2025. Doc. #14.

No party has timely objected.

This motion was set for hearing on 35 days' notice as required by Local Rule of Practice ("LBR") 3015-1(d)(1). The failure of any party in interest, including but not limited to creditors, the U.S. Trustee, and the case Trustee, to file written opposition at least 14 days prior to the hearing as required by LBR 9014-1(f)(1)(B) may be deemed a waiver of any opposition to the granting of the motion. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). Therefore, the defaults of the above-mentioned parties in interest are entered. Upon default, factual allegations will be taken as true (except those relating to amounts of damages). *Televideo Sys., Inc. v. Heidenthal*, 826 F.2d 915, 917 (9th Cir. 1987).

The motion requests that the confirmed plan be modified as follows:

1. For months 1-10, Debtor has paid an aggregate of \$12,094.00 into the plan. Beginning in November 2025, the monthly plan payment will increase from \$1,540.00 to \$1,717.00 for months 11-60.
2. Debtor's outstanding attorney's fees through month 10 total \$7,000.00. The dividend for attorney's fees will be \$140.00 per month for months 11-40.
3. Class 2(A) - Deutsch Bank has been paid an aggregate of \$8,984.85 through month 10. Beginning in November, the dividend on this claim will be \$1,435.00 per month.
4. Unsecured claims - Debtor has a balance of \$1,127.98 from the 2024 tax refund which she received in 2025. Debtor proposes to

pay that amount towards general unsecured filed claims (presumably with the percentage distribution to be determined by the Trustee)

Compare Docs. #3 and #49.

While Debtor does not expressly state in the moving papers the reason for this requested modification, the court notes that this case is currently subject to a *Motion to Dismiss* premised on a delinquency in plan payments in the amount of \$4,683.98 as of November 6, 2025. Doc. #36; *See Item #2, above*. As the only alteration of the original plan's terms is an increase in the monthly payment, the court assumes that the First Modified Plan is intended to cure the deficiency. The Trustee has not objected to the First Modified Plan.

Debtor declares that this modification is necessary because of a significant reduction in Debtors' income after their respective retirements. Doc. #33. This is confirmed by Debtors' *Amended Schedule I & J* dated December 1, 2025, which reflects a monthly net income of \$1,717.00, which is adequate to cover the increased plan payment. Doc. #43.

No party in interest has objected, and the defaults of all non-responding parties in interest are entered. This motion is GRANTED. The order shall include the docket control number of the motion, shall reference the plan by the date it was filed, and shall be approved as to form by Trustee.

4. 25-13620-B-13 **IN RE: JOSE/MARINA AVALOS**
LGT-1

OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
12-8-2025 [12]

LILIAN TSANG/MV
STEVEN ALPERT/ATTY. FOR DBT.

FINAL RULING: There will be no hearing on this matter.

DISPOSITION: Continued to February 4, 2026, at 9:30 a.m.

ORDER: The court will issue an order.

Chapter 13 trustee Lilian G. Tsang ("Trustee") objects to confirmation of the *Chapter 13 Plan* filed by Jose and Marina Avalos ("Debtors") on October 28, 2025, on the following basis:

1. Debtors' Schedule I reflects pension income for both Debtors, but Debtors have not provided verification of their personal income as requested by the Trustee.
2. The plan provides for OneMain as a Class 2(B) creditor, but Debtors have not yet filed a *Motion to Value Collateral*.

Doc. #12.

This objection will be CONTINUED to February 4, 2026, at 9:30 a.m. Unless this case is voluntarily converted to chapter 7, dismissed, or the objection to confirmation is withdrawn, the Debtors shall file and serve a written response to the Objection not later than **14 days before the hearing**. The response shall specifically address each issue raised in the objection to confirmation, state whether the issue is disputed or undisputed, and include admissible evidence to support the Debtors' position. Any reply shall be served no later than **7 days before the hearing**.

If the Debtors elect to withdraw the plan and file a modified plan in lieu of filing a response, then a confirmable, modified plan shall be filed, served, and set for hearing not later than **7 days before the hearing**. If the Debtors do not timely file a modified plan or a written response, this objection will be sustained on the grounds stated in the objection without further hearing.

5. 25-10925-B-13 **IN RE: JORGE GONZALEZ AND NANCY RAMIREZ**
JRL-6

MOTION TO CONFIRM PLAN
11-18-2025 [85]

NANCY RAMIREZ/MV
JERRY LOWE/ATTY. FOR DBT.
RESPONSIVE PLEADING

TENTATIVE RULING: This matter will proceed as scheduled.

DISPOSITION: Disposition to be determined at the hearing.

ORDER: The minutes of the hearing will be the court's findings and conclusions. Order preparation determined at the hearing.

Jorge Gonzalez and Nancy Ramirez ("Debtors") move for an order confirming the *Fourth Modified Chapter 13 Plan* dated November 18, 2025. Docs. #85, #87. No plan has been confirmed so far.

This motion was set for hearing on 35 days' notice as required by Local Rule of Practice ("LBR") 3015-1(d)(1). The failure of any party in interest, including but not limited to creditors, the U.S. Trustee, and the case Trustee, to file written opposition at least 14 days prior to the hearing as required by LBR 9014-1(f)(1)(B) may be deemed a waiver of any opposition to the granting of the motion. Cf. *Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). Therefore, the defaults of the above-mentioned parties in interest are entered except the case Trustee. Upon default, factual allegations will be taken as true

(except those relating to amounts of damages). *Televideo Sys., Inc. v. Heidenthal*, 826 F.2d 915, 917 (9th Cir. 1987).

The Trustee has timely objected to confirmation. Doc. #94. The defaults of all other nonresponding parties in interest are entered.

The 60-month plan proposes the following terms:

1. Plan payments for months 1-2 will be \$2,280.32. Plan payments for months 3-32 will be \$6,401.47. Plan payments for months 33-60 will be \$6,917.31.
2. For months 1-31, the attorney fee dividend will be \$0.00. For month 32 of the plan, the attorney fee dividend will be \$243.96. For months 33-60, the attorney fee dividend will be \$348.43.
3. Secured creditors to be sorted into appropriate classes and paid as follows:
 - a. PNCBank (Class 1: mortgage, 20347 Thermal Road, Sanger, CA 93657). Prepetition arrearage of \$7,170.07 at 0.0% to be paid at \$402.91 during months 6-32. The arrearage dividend includes both prepetition and post-petition arrears. The post-petition monthly payment to this creditor is \$0.00 for months 1-2 and \$3,770.87 for months 3-60.
 - b. Westlake Financial (Class 2(A): PMSI, 2017 Chevy Silverado). \$22,232.75 at 8.50% to be paid at \$456.20 per month.
 - c. GM Financial (Class 2(A): PMSI 2021 GMC Yukon Denali). \$61,848.50 at 8.50% to be paid at \$1,275.00 per month.
 - d. Roundpoint Mortgage Servicing (Class 4: mortgage, 801 Hoag Ave., Sanger, CA 93657). \$1,069.42 per month to be paid by Debtor's mother ("The Roundpoint Claim").
4. Debtor estimates that priority unsecured claims total \$14,163.00.
5. Priority unsecured claims totaling an estimated \$303,514.17 will receive a 0.0% dividend.

Doc. #87. On December 5, 2025, the Trustee objected to confirmation on the grounds that there is an arrearage in the amount of \$5,092.63 on the Roundpoint Claim and, accordingly, that claim must be treated in Class 1, with arrears and post-petition monthly payments to be maintained by the Trustee. Doc. #94.

On December 24, 2025, Debtors filed a Reply, stating that Debtors do not reside in the subject property, which is occupied by the mother of one of the Debtors (the moving papers do not say which one), and the mother has made and will continue to make all payments on that property directly. Doc. #96. The Reply, which is not accompanied by a Declaration or any Exhibits, avers that "do not receive income from the property and are not seeing to retain the property through plan treatment." *Id.*

It appears from context that Debtors co-signed on a mortgage for the parents/occupants who are responsible for all payments, but there is no supporting evidence for that conclusion. Debtors cite no authority

for the proposition that a secured creditor in these circumstances may be treated as a Class 4 creditor even when there is an arrearage.

Unless the Trustee withdraws the Objection, this matter will proceed as scheduled, and the Debtors and Trustee alike may present arguments on this point, and the court will either rule on the motion or, if necessary, continue the matter for a subsequent hearing.

6. 25-12630-B-13 **IN RE: JOHNNY THOMAS**
PLG-2

MOTION TO CONFIRM PLAN
11-11-2025 [49]

JOHNNY THOMAS/MV
CANDACE ARROYO/ATTY. FOR DBT.

FINAL RULING: There will be no hearing on this matter.

DISPOSITION: Granted.

ORDER: The Moving Party shall submit a proposed order in conformance with the ruling below.

Johnny Thomas ("Debtor") seeks an order confirming the *Second Modified Chapter 13 Plan* dated November 11, 2025. Docs. #49, #52. No plan has been confirmed so far. The 60-month plan proposes the following terms:

1. Monthly payments will be \$653.00.
2. Outstanding Attorney's fees in the amount of \$6,500.00 to be paid through the plan.
3. Secured creditors to be sorted into appropriate Classes and paid as follows:
 - a. Shellpoint Mortgage Servicing (Class 1, mortgage on 1235 Cling Circle, Hanford, CA 93230). Arrearage of \$6,581.90 at 0% interest to be paid at \$109.70. Ongoing post-petition mortgage payment is \$389.17 per month.
 - b. 2022 Toyota Rav4 and 2018 Dodge Ram to be surrendered to Toyota Financial Services in Class 3.
 - c. Rushmore Loan Management Services (Class 4, mortgage on 1235 Cling Circle, Hanford, CA 93230). Monthly payment of \$715.96 to be paid directly by Debtor.
4. A dividend of 0% to unsecured creditors. Priority claims estimated to be \$0.00. Nonpriority unsecured claims estimated to be \$14,599.56.

This motion was set for hearing on 35 days' notice as required by Local Rule of Practice ("LBR") 3015-1(d)(1). The failure of the creditors, the chapter 13 trustee, the U.S. Trustee, or any other party in interest to file written opposition at least 14 days prior to the hearing as required by LBR 9014-1(f)(1)(B) may be deemed a waiver

of any opposition to the granting of the motion. *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 *Boone v. Burk (In re Eliapo)*, 468 F.3d 592 (9th Cir. 2006). Therefore, the defaults of the above-mentioned parties in interest are entered and the matter will be resolved without oral argument. Upon default, factual allegations will be taken as true (except those relating to amounts of damages). *Televideo Sys., Inc. v. Heidenthal*, 826 F.2d 915, 917 (9th Cir. 1987). Constitutional due process requires that a plaintiff make a *prima facie* showing that they are entitled to the relief sought, which the movant has done here.

This motion will be GRANTED. The confirmation order shall include the docket control number of the motion and reference the plan by the date it was filed.

7. 25-13132-B-13 **IN RE: JOSE ARELLANO RUIZ**
LGT-1

MOTION TO DISMISS CASE
12-3-2025 [14]

STEVEN ALPERT/ATTY. FOR DBT.
MOTION WITHDRAWN;

FINAL RULING: There will be no hearing on this matter.

DISPOSITION: Withdrawn.

No order is required.

On December 17, 2025, the Trustee withdrew this *Motion to Dismiss*. Doc. #25. Accordingly, this motion is WITHDRAWN.

8. 25-13533-B-13 **IN RE: SARAH ACEVEDO**
LGT-1

OBJECTION TO CONFIRMATION OF PLAN BY TRUSTEE LILIAN G. TSANG
12-3-2025 [16]

FINAL RULING: There will be no hearing on this matter.

DISPOSITION: Continued to February 4, 2026, at 9:30 a.m.

ORDER: The court will issue an order.

Chapter 13 trustee Lilian G. Tsang ("Trustee") objects to confirmation of the *Chapter 13 Plan* filed by Sarah Acevedo ("Debtor") on October 21, 2025, on the following basis:

1. Debtor was to begin making plan payments in November 2025 but has made no payments as of December 3, 2025. Debtor is delinquent in the amount of \$319.09 as of December 3, 2025, with additional payments accruing. Also, the proposed plan payment of \$319.09 per month is inadequate to fund the plan given the inclusion of monthly conduit payments \$674.00 and \$283.99 (totaling \$1,030.10) to Selene Finance.
2. The 341 meeting of creditors has not been concluded because the pro se debtor did not attend. The meeting was originally set for December 2, 2025, but Debtor did not appear. The continued 341 meeting was set for December 30, 2025. Debtor has also failed to provide a number of required documents, including but not limited to: Proof of Identification; Proof of Social Security Number; Proof of Social Security Benefits; 2024 tax returns or declaration of non-requirement to file; Class 1 Checklist; Recent Mortgage Statement; and Proof or declaration of Third-Party Contribution

Doc. #16. The Debtor appeared at the continued 341 Meeting conducted on December 30, 2025, but the meeting was further continued to January 12, 2026. *Docket generally.*

This objection will be CONTINUED to February 4, 2026, at 9:30 a.m. Unless this case is voluntarily converted to chapter 7, dismissed, or the objection to confirmation is withdrawn, the Debtor shall file and serve a written response to the Objection not later than **14 days before the hearing.** The response shall specifically address each issue raised in the objection to confirmation, state whether the issue is disputed or undisputed, and include admissible evidence to support the Debtors' position. Any reply shall be served no later than **7 days before the hearing.**

If the Debtor elects to withdraw the plan and file a modified plan in lieu of filing a response, then a confirmable, modified plan shall be filed, served, and set for hearing not later than **7 days before the hearing.** If the Debtor does not timely file a modified plan or a written response, this objection will be sustained on the grounds stated in the objection without further hearing.

9. 25-13533-B-13 **IN RE: SARAH ACEVEDO**
LGT-2

MOTION TO DISMISS CASE
12-4-2025 [19]

FINAL RULING: There will be no hearing on this matter.

DISPOSITION: Continued to February 4, 2026, at 9:30 a.m.

ORDER: The court will issue an order.

This matter is hereby CONTINUED to February 4, 2026, at 9:30 a.m. to be heard in conjunction with the Trustee's *Objection to Confirmation*.

10. 25-13036-B-13 **IN RE: ADAM/MELISSA ROJAS**
SLL-2

MOTION FOR COMPENSATION FOR STEPHEN L. LABIAK,
DEBTORS ATTORNEY(S)
12-4-2025 [36]

STEPHEN LABIAK/ATTY. FOR DBT.
DISMISSED 10/17/2025

FINAL RULING: There will be no hearing on this matter.

DISPOSITION: Granted.

ORDER: The Moving Party shall submit a proposed order in conformance with the ruling below.

Attorney Stephen L. Labiak ("Applicant") filed this Chapter 13 bankruptcy case on behalf of Adam and Melissa Rojas ("Debtors") on September 8, 2025. Doc. #1. On October 16, 2025, the Debtors filed a motion for voluntary dismissal, which the court granted on October 17, 2025. Docs. #22, #26. The case was dismissed before confirmation of the Chapter 13 plan.

On November 7, 2025, Judge Fredrick E. Clement ordered Applicant to file a compensation motion with this court under General Order 23-02, and this application was timely filed. Doc. #32, #36 *et seq.* The motion is accompanied by:

1. A declaration from Debtor Melissa Rojas consenting to the fee request;
2. A declaration from Applicant;
3. Exhibits consisting of Applicant's billing records and itemized costs for this case; and
4. A memorandum of points and authorities.

Docs. ##38-41.

This motion was set for hearing on 28 days' notice as required by Local Rule of Practice ("LBR") 9014-1(f)(1). Thus, pursuant to LBR 9014-1(f)(1)(B), the failure of any party in interest (including but not limited to creditors, the debtor, the U.S. Trustee, or any other properly-served party in interest) to file written opposition at least 14 days prior to the hearing may be deemed a waiver of any such opposition to the granting of the motion. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). When there is no opposition to a motion, the defaults of all parties in interest who failed to timely respond will be entered, and, in the absence of any opposition, the movant's factual allegations will be taken as true (except those relating to amounts of damages). *Televideo Sys., Inc. v. Heidenthal*, 826 F.2d 915, 917 (9th Cir. 1987). Because the court will not materially alter the relief requested by the moving party, an actual hearing is unnecessary when an unopposed movant has made a *prima facie* case for the requested relief. *See Boone v. Burk (In re Eliapo)*, 468 F.3d 592 (9th Cir. 2006). But here, the court will alter the relief requested for the reasons stated.

No party in interest timely filed written opposition, and the defaults of all nonresponding parties will be entered. This motion will be GRANTED.

According to Applicant's Declaration, Applicant collected \$2,000.00 as an "initial retainer" to represent the Debtor in this Chapter 13 proceeding. Doc. #39. Applicant opted out of the flat-fee and indicated in Section 3.05 of the proposed Chapter 13 Plan that compensation would be paid pursuant to filing a motion pursuant to LBR 2016-1(c). Doc. #3. Applicant wishes to keep the initial retainer of \$2,500.00.

LBR 2016-1(a) provides:

Subject to debtor(s)' agreement, debtor(s)' counsel may be compensated for services rendered and reimbursed for actual, necessary expenses either: (1) after obtaining court approval by noticed motion, as specified in subdivision (b) hereof; or (2) without court approval by accepting the flat fee, as specified in subdivision (c) hereof.

The court has reviewed the application, the docket of the case, and the evidence presented.

The moving papers assert that Applicant has incurred \$5,720.00 in fees based on 14.30 billable hours. Doc. #40 (Exhibit B-D). The billing records, however, indicate that, Applicant only incurred \$3,840.00 in fees based on 9.6 billable hours. *Id.* Applicant also seeks reimbursement for \$383.75 in expenses, all of which were incurred prior to the filing date. *Id.* Applicant only seeks a total award of

\$2,000.00, which represents the initial retainer which Applicant still holds in trust. Doc. #39.

In Chapter 13 cases, "the court may allow reasonable compensation for the debtor's attorney for representing the interests of the debtor in connection with the bankruptcy case based on a consideration of the benefit and necessity of such services to the debtor and the other factors set forth [in section 330]." 11 U.S.C. § 330 (a)(4)(B).

The court is familiar with applicant's expertise and work product having presided over many cases involving applicant. Applicant's hourly rate of \$400.00 per hour is within the range of usual charges in this District for similar work by counsel with similar skill and expertise. Applicant does not seek a fee award for any work performed by a paralegal or anyone other than Applicant himself. Doc. #39.

Applicant does not seek approval of any post-petition work. So, the court will focus on the pre-petition charges.

The court has reviewed the charges for applicant's legal services and the court finds the pre-petition effort reasonable and the nature of the service beneficial to applicant's client.

Applicant declares that this case was originally taken on as Chapter 7 case, but subsequent analysis of the Debtors' financial condition reflected that the Debtors were not eligible for a Chapter 7 and filed a Chapter 13 instead. Doc. #39. The first 341 Meeting was continued. Before the second 341 Meeting could be held, Debtors advised Applicant of a medical issue for Ms. Rojas that might or might not result in a permanent reduction in income. *Id.* Applicant concluded that Debtors would likely be unable to maintain a Chapter 13 plan due to the estimated income reduction, but because it was unclear whether the reduction would be temporary or permanent, Applicant could not determine whether conversion of this Chapter 13 case to Chapter 7 would be permissible. *Id.* Based on Debtors' statements to Applicant, Applicant advised Debtors to dismiss this Chapter 13 case and refile as Chapter 7 debtors early in 2026 once the reduction in income is provable. *Id.* The Debtors chose to dismiss the case. *Id.*

According to the billing records, the services provided prepetition include:

1. prepetition consultation and fact gathering (2.2 hours/\$880.00, all prepetition);
2. preparation of voluntary petition, schedules, and Form 122C (4.5 hours/\$1,320.00 prior to the filing date; 0.8 hours/\$800.00 on the filing date, some of which was for work performed prior to filing);
3. independent verification of information (0.9 hours/\$360.00, all prepetition);
4. original plan, hearings, objections (1.5 hours/\$600.00, all prepetition); and

5. case administration (0.5 hours/\$200.00 prior to the filing date; 0.9 hours/\$360.00 on or after the filing date, some of which may have been for work performed prepetition).

Doc. #40 (Exhibit C). Based on these records, it appears that Applicant billed 9.6 hours for work that was clearly performed prepetition for which \$3,360.00 was incurred. *Id.* The court finds these services reasonable, actual, and necessary, particularly since Applicant only seeks an award of \$2,000.00, which is the amount he already holds in trust.

The court will award \$2,000.00 in fees to Applicant, said funds to be paid from Debtors' retainer.

11. 25-13736-B-13 **IN RE: BARBARA BAKER**
LGT-1

OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
12-22-2025 [13]

LILIAN TSANG/MV
ERIC ESCAMILLA/ATTY. FOR DBT.

FINAL RULING: There will be no hearing on this matter.

DISPOSITION: Continued to February 4, 2026, at 9:30 a.m.

ORDER: The court will issue an order.

Chapter 13 trustee Lilian G. Tsang ("Trustee") objects to confirmation of the *Chapter 13 Plan* filed by Barbara Baker ("Debtor") on November 4, 2025, on the following basis:

1. The plan fails to satisfy the liquidation test. The plan proposes to pay 0% to unsecured creditors, but the Schedules reflect a liquidation value of \$120,557.85, which is sufficient to fund a 100% plan.
2. Debtor must amend Schedules A/B to reflect additional assets revealed at the Meeting of Creditors but not disclosed in the Schedules. Also, Debtor must amend Schedule C to assert an automatic homestead exemption rather than a declared homestead exemption under C.C.C.P. § 704.950.

Doc. #13.

This objection will be CONTINUED to February 4, 2026, at 9:30 a.m. Unless this case is voluntarily converted to chapter 7, dismissed, or the objection to confirmation is withdrawn, the Debtor shall file and serve a written response to the Objection not later than **14 days before the hearing**. The response shall specifically address each issue

raised in the objection to confirmation, state whether the issue is disputed or undisputed, and include admissible evidence to support the Debtors' position. Any reply shall be served no later than **7 days before the hearing.**

If the Debtor elects to withdraw the plan and file a modified plan in lieu of filing a response, then a confirmable, modified plan shall be filed, served, and set for hearing not later than **7 days before the hearing.** If the Debtor does not timely file a modified plan or a written response, this objection will be sustained on the grounds stated in the objection without further hearing.

12. [25-14036](#)-B-13 **IN RE: DEVIN DUTRO**

ORDER TO SHOW CAUSE - FAILURE TO PAY FEES
12-22-2025 [\[13\]](#)

DISMISSED 12/22/25

FINAL RULING: There will be no hearing on this matter.

DISPOSITION: Denied as moot.

ORDER: The court will issue an order.

An order dismissing this case was already entered on December 22, 2025. Doc. #14. The motion will be DENIED AS MOOT.

13. [25-13938](#)-B-13 **IN RE: DARANETTE QUEEN-BROUGHTON**

ORDER TO SHOW CAUSE - FAILURE TO PAY FEES
12-8-2025 [\[12\]](#)

DISMISSED 12/12/25

FINAL RULING: There will be no hearing on this matter.

DISPOSITION: Dropped and taken off calendar.

NO ORDER REQUIRED.

An order dismissing the case was entered on December 12, 2025. Doc. #14. Accordingly, this Order to Show Cause will be taken off calendar as moot. No appearance is necessary.

14. 25-12242-B-13 **IN RE: CHEYENNE/CHRISTINA WELBORN**
SKI-1

MOTION FOR RELIEF FROM AUTOMATIC STAY AND/OR MOTION FOR
RELIEF FROM CO-DEBTOR STAY
12-5-2025 [21]

HYUNDAI CAPITAL AMERICA/MV
PETER BUNTING/ATTY. FOR DBT.
SHERYL ITH/ATTY. FOR MV.
DISMISSED 12/17/25

FINAL RULING: There will be no hearing on this matter.

DISPOSITION: Denied as moot.

ORDER: The court will issue an order.

An order dismissing this case was already entered on December 17, 2025. Doc. #33. The motion will be DENIED AS MOOT.

15. 25-13342-B-13 **IN RE: JULIE PENA**
LGT-1

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY TRUSTEE
LILIAN G. TSANG
11-6-2025 [13]

ROBERT WILLIAMS/ATTY. FOR DBT.
WITHDRAWN 12/23/25

FINAL RULING: There will be no hearing on this matter.

DISPOSITION: Withdrawn.

No order is required.

On December 23, 2025, the Trustee withdrew this Objection to Confirmation. Doc. #23. Accordingly, this Objection is WITHDRAWN.

16. 25-13548-B-13 IN RE: **PHONMANY SALGADO**
LGT-1

OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
12-8-2025 [14]

LILIAN TSANG/MV
JERRY LOWE/ATTY. FOR DBT.

TENTATIVE RULING: This matter will proceed as scheduled.

DISPOSITION: Disposition to be determined at the hearing.

ORDER: The minutes of the hearing will be the court's findings and conclusions. Order preparation determined at the hearing.

Chapter 13 trustee Lilian G. Tsang ("Trustee") objects to confirmation of the *Chapter 13 Plan* filed by Phonmany Salgado ("Debtor") on October 22, 2025, on the following basis:

1. Debtor's Schedule I must be amended as it reflects "other monthly income" in the amount of \$518.00 per month from the U.S. Department of Labor, but Debtor apparently does not receive that amount.
2. Trustee requests additional documents from Debtor, including but not limited to:
 - a. verification of the monthly expenses for Debtor's non-filing spouse;
 - b. evidentiary documentation regarding non-filing spouse's Health Savings Account which Debtor exempts under C.C.P. § 704.115(a)(1) & (2); and
 - c. Debtor's October payment advice.
3. The attorney's fees listed in Section 3.05 of the plan are inconsistent with the fees as represented in the Disclosure of Compensation of Attorney form filed in this case.

Doc. #14. On December 31, 2025, Debtor filed a Response to the Objection, stating:

1. Debtor has amended Schedule I to deduct \$518.00 as requested.
2. Debtor avers that Debtor has provided:
 - a. proof of non-filing spouse's monthly expenses;
 - b. an amendment indicating that the Health Savings Account is not exempt; and
 - c. the requested October 2025 paystub.
3. Debtor states that "Disclosure of Compensation of Attorney for Debtor" is accurate.

Doc. #19.

Unless this Objection is withdrawn, this matter will proceed as scheduled to determine on the record whether Debtor's response to the Objection resolves the Trustee's concerns and whether the apparent error in the attorney's fees as listed in Section 3.05 of the plan can be resolved by a confirmation order as opposed to a modified plan.

17. 25-13654-B-13 **IN RE: DIEGO HARO**
LGT-1

OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
12-8-2025 [19]

LILIAN TSANG/MV
PETER BUNTING/ATTY. FOR DBT.
WITHDRAWN

FINAL RULING: There will be no hearing on this matter.

DISPOSITION: Withdrawn.

No order is required.

On December 17, 2025, the Trustee withdrew this Objection to Confirmation. Doc. #24. Accordingly, this Objection is WITHDRAWN.

18. 25-13655-B-13 **IN RE: MICHAEL TERRY**
LGT-1

OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
12-8-2025 [15]

LILIAN TSANG/MV
RABIN POURNAZARIAN/ATTY. FOR DBT.

After posting the original pre-hearing dispositions, the court has modified its intended ruling on this matter.

FINAL RULING: There will be no hearing on this matter.

DISPOSITION: Denied as moot.

ORDER: The court will issue an order.

On January 5, 2026, Michael Terry ("Debtor") filed his *First Amended Chapter 13 Plan* and his motion to confirm same. Accordingly, the Trustee's objection to confirmation of Debtor's original plan dated October 30, 2025, is DENIED AS MOOT.

19. [22-10957](#)-B-13 **IN RE: BRYAN URNER AND
JULIE VANDERNOOR URNER**

LGT-2

CONTINUED MOTION TO DISMISS CASE
11-4-2025 [\[78\]](#)

LILIAN TSANG/MV
ROBERT WILLIAMS/ATTY. FOR DBT.
RESPONSIVE PLEADING

FINAL RULING: There will be no hearing on this matter.

DISPOSITION: Denied as moot.

ORDER: The court will issue an order.

On November 4, 2025, Chapter 13 trustee Lilian G. Tsang ("Trustee") moved to dismiss this Chapter 13 case for failure to make plan payments, asserting a deficiency of \$11,500.00 as of that date with additional plan payments accruing. Doc. #78. On November 18, 2025, Bryan Urner and Julie Vandernoor Urner ("Debtors") responded, stating that if they were unable to bring plan payments current prior to the hearing, they would file a modified plan. Doc. #82. On November 22, 2025, Debtors filed their *Third Modified Plan*, and the court continued the hearing on the instant *Motion to Dismiss* to the date of the confirmation hearing. Docs. #82, #90.

On this date, the court granted the *Motion to Confirm Third Modified Chapter 13 Plan* without opposition from the Trustee. See Item #20, below. Accordingly, this *Motion to Dismiss Case* will be DENIED AS MOOT.

20. 22-10957-B-13 **IN RE: BRYAN URNER AND
RSW-3 JULIE VANDERNOOR URNER**

MOTION TO MODIFY PLAN
11-22-2025 [83]

JULIE VANDERNOOR URNER/MV
ROBERT WILLIAMS/ATTY. FOR DBT.

FINAL RULING: There will be no hearing on this matter.

DISPOSITION: Granted.

ORDER: The Moving Party shall submit a proposed order in conformance with the ruling below.

Bryan Urner and Julie Vandernoor Urner ("Debtors") move for an order confirming the *Third Modified Chapter 13 Plan* dated November 22, 2025. Docs. #83, #87. Debtor's current plan was confirmed on October 8, 2024. Doc. #76.

No party has timely objected.

This motion was set for hearing on 35 days' notice as required by Local Rule of Practice ("LBR") 3015-1(d)(1). The failure of any party in interest, including but not limited to creditors, the U.S. Trustee, and the case Trustee, to file written opposition at least 14 days prior to the hearing as required by LBR 9014-1(f)(1)(B) may be deemed a waiver of any opposition to the granting of the motion. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). Therefore, the defaults of the above-mentioned parties in interest are entered. Upon default, factual allegations will be taken as true (except those relating to amounts of damages). *Televideo Sys., Inc. v. Heidenthal*, 826 F.2d 915, 917 (9th Cir. 1987).

The motion requests that the confirmed plan be modified as follows:

1. Debtors shall pay an aggregate of \$207,050.00 in plan payments through November 2025. Beginning in December 2025, the monthly plan payment will increase from \$5,000.00 to \$5,600.00 for the remaining life of the plan.
2. The plan is otherwise unchanged, with a 100% distribution to general unsecured creditors.

Compare Docs. #76 and #87.

Co-debtor Bryan Urner declares that this modification is necessary because Debtors incurred unexpected care and household repair expenses which cause them to fall behind on plan payments. Doc. #85. The case is presently subject to a Trustee's Motion to Dismiss. See Item #19, above. Mr. Urner further declares that Debtors can afford the increase

in plan payments of an additional \$600.00 per month because Mr. Urner's income will increase by \$250.00 per month effective February 2026, while Mrs. Urner will receive a cost-of-living raise. *Id.* This is confirmed by Debtors' *Amended Schedule I & J*, dated November 21, 2025, which reflects a monthly net income of \$5,635.95, up from \$6,454.95 as reported on their *Amended Schedule I* dated August 16, 2024. *Compare Docs.* #67, #88.

No party in interest has objected, and the defaults of all non-responding parties in interest are entered. This motion is GRANTED. The order shall include the docket control number of the motion, shall reference the plan by the date it was filed, and shall be approved as to form by Trustee.

21. [25-14059](#)-B-13 **IN RE: FREDRICK DUNLAP**

ORDER TO SHOW CAUSE - FAILURE TO PAY FEES
12-19-2025 [\[12\]](#)

DISMISSED 12/23/25

FINAL RULING: There will be no hearing on this matter.

DISPOSITION: Denied as moot.

ORDER: The court will issue an order.

An order dismissing this case was already entered on December 23, 2025. Doc. #15. The motion will be DENIED AS MOOT.

22. [23-11766](#)-B-13 **IN RE: HENRY/REBECCA COVARRUBIAS**
[RSW-2](#)

MOTION TO MODIFY PLAN
11-13-2025 [\[45\]](#)

REBECCA COVARRUBIAS/MV
ROBERT WILLIAMS/ATTY. FOR DBT.

FINAL RULING: There will be no hearing on this matter.

DISPOSITION: Granted.

ORDER: The Moving Party shall submit a proposed order in conformance with the ruling below.

Henry and Rebecca Covarrubias ("Debtors") move for an order confirming the *Second Modified Chapter 13 Plan* dated November 11, 2025. Docs. #45, #49. Debtor's current plan was confirmed on January 21, 2025. Doc. #42.

No party has timely objected.

This motion was set for hearing on 35 days' notice as required by Local Rule of Practice ("LBR") 3015-1(d)(1). The failure of any party in interest, including but not limited to creditors, the U.S. Trustee, and the case Trustee, to file written opposition at least 14 days prior to the hearing as required by LBR 9014-1(f)(1)(B) may be deemed a waiver of any opposition to the granting of the motion. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). Therefore, the defaults of the above-mentioned parties in interest are entered. Upon default, factual allegations will be taken as true (except those relating to amounts of damages). *Televideo Sys., Inc. v. Heidenthal*, 826 F.2d 915, 917 (9th Cir. 1987).

The motion requests that the confirmed plan be modified as follows:

1. Debtors will pay an aggregate of \$12,606.00 in plan payments through November 2025. Beginning in December 2025 and continuing the life of the plan, monthly payments will be reduced from \$416.00 to \$200.00.
2. Debtors' attorney has received \$3,400.00 in attorney fees through May 2025 and is paid in full.
3. Class 2 secured creditor American Credit Acceptance has been paid a principal total of \$3,307.16 through May 2025 and is paid in full.
4. The plan is otherwise unchanged with a 0% distribution to unsecured creditors.

Compare Docs. #38 and #49.

Co-debtor Henry Covarrubias declares that this modification is necessary because Debtors fell behind on plan payments due to an unexpected increase in housing costs in the form of an increase of \$525.00 in rent. Doc. #48. Mr. Covarrubias further declares that their financial situation has improved, as Mr. Covarrubias has received a salary increase and Debtors have reduced expenses. *Id.* This is confirmed by Debtors' *Amended Schedule I & J*, dated November 13, 2025, which reflects a monthly net income of \$290.40, down from \$432.44, as was reflected the *Amended Schedule I & J* dated November 17, 2024. *Compare Docs. #40 and #51.*

No party in interest has objected, and the defaults of all non-responding parties in interest are entered. This motion is GRANTED. The order shall include the docket control number of the motion, shall reference the plan by the date it was filed, and shall be approved as to form by Trustee.

23. 25-10772-B-13 IN RE: **MANUEL GUERRERO**
TCS-3

MOTION TO MODIFY PLAN
12-3-2025 [42]

MANUEL GUERRERO/MV
TIMOTHY SPRINGER/ATTY. FOR DBT.

TENTATIVE RULING: This matter will proceed as scheduled.

DISPOSITION: Granted.

ORDER: The minutes of the hearing will be the court's findings and conclusions. The court will issue an order.

Manual Guerro ("Debtor") moves for an order confirming the *Second Modified Chapter 13 Plan* dated December 3, 2025. Docs. #42, #47. Debtor's current plan was confirmed on May 1, 2025. Doc. #16.

No party has timely objected.

This motion was set for hearing on 35 days' notice as required by Local Rule of Practice ("LBR") 3015-1(d)(1). The failure of any party in interest, including but not limited to creditors, the U.S. Trustee, and the case Trustee, to file written opposition at least 14 days prior to the hearing as required by LBR 9014-1(f)(1)(B) may be deemed a waiver of any opposition to the granting of the motion. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). Therefore, the defaults of the above-mentioned parties in interest are entered. Upon default, factual allegations will be taken as true (except those relating to amounts of damages). *Televideo Sys., Inc. v. Heidenthal*, 826 F.2d 915, 917 (9th Cir. 1987).

The motion requests that the confirmed plan be modified as follows:

1. Debtor will pay an aggregate of \$4,547.00 for months 1-6 followed by a monthly payments of \$1,626.00 for months 7-60, an increase from the \$1,582.30 called for in the confirmed plan.
2. A post-petition mortgage claim for Class 1 Secured Creditor Wilmington Savings Fund Society FSB ("Wilmington") to be created by the Chapter 13 Trustee, resulting in Wilmington receiving 60 ongoing payments by month 60 of the plan.
3. The plan is otherwise unchanged.

Compare Docs. #5 and #47.

Debtor declares that this modification is necessary because he temporarily fell behind in plan payments are a temporary lay-off, a bout of Covid affect both Debtor and everyone in his household, and unexpected car repair expenses. Doc. #45. Debtor further declares that

he has returned to work, and, as long as he continues working, he can afford the new plan payment. *Id.* This is confirmed by Debtors' Amended Schedule I & J, dated October 24, 2025, which reflects a monthly net income of \$3,671.33, down from \$4,611.33, which was the monthly net income as calculated in their petition documents. Compare Docs. #1 (Schedule I & J) and #24. The reduction in income appears to come from the fact that Debtor's non-filing spouse is no longer employed. *Id.*

No party in interest has objected, and the defaults of all non-responding parties in interest are entered. Nevertheless, this matter will proceed as scheduled so that Debtor may provide additional information about the Wilmington post-petition arrearage claim alluded to above. If the court is satisfied with Debtor's response, this motion will be GRANTED. The order shall include the docket control number of the motion, shall reference the plan by the date it was filed, and shall be approved as to form by Trustee.

24. 25-13480-B-13 **IN RE: THOMAS DRIGGERS AND IKUMI NONOMURA**
LGT-1

OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G TSANG
12-8-2025 [20]

LILIAN TSANG/MV
BENNY BARCO/ATTY. FOR DBT.

After posting the original pre-hearing dispositions, the court has modified its intended ruling on this matter.

FINAL RULING: There will be no hearing on this matter.

DISPOSITION: Withdrawn.

No order is required.

On January 6, 2026, the Trustee withdrew this Objection to Confirmation. Doc. #24. Accordingly, this Objection is WITHDRAWN.

25. 25-13783-B-13 **IN RE: MARILU LOPEZ LOPEZ**
LGT-1

OBJECTION TO CONFIRMATION OF PLAN BY TRUSTEE LILIAN G. TSANG
12-18-2025 [12]

ROBERT WILLIAMS/ATTY. FOR DBT.

FINAL RULING: There will be no hearing on this matter.

DISPOSITION: Continued to February 4, 2026, at 9:30 a.m.

ORDER: The court will issue an order.

Chapter 13 trustee Lilian G. Tsang ("Trustee") objects to confirmation of the *Chapter 13 Plan* filed by Marilu Lulu Lopez Lopez ("Debtor") on November 9, 2025, on the following basis:

1. The monthly plan payment must increase from \$600.00 to \$610.70 to fully fund the plan. The Trustee is not opposed to resolving this in the confirmation order.
2. The plan provides for Navy Federal Credit Union to be treated as a Class 2(B) claim, but no motion for valuation has been filed.
3. Trustee requests that a full 6 months of bank statements be provided to determine if Debtor has received any additional undisclosed funds from her now-closed IT business.

Doc. #12.

This objection will be CONTINUED to February 4, 2026, at 9:30 a.m. Unless this case is voluntarily converted to chapter 7, dismissed, or the objection to confirmation is withdrawn, the Debtor shall file and serve a written response to the Objection not later than **14 days before the hearing**. The response shall specifically address each issue raised in the objection to confirmation, state whether the issue is disputed or undisputed, and include admissible evidence to support the Debtors' position. Any reply shall be served no later than **7 days before the hearing**.

If the Debtor elects to withdraw the plan and file a modified plan in lieu of filing a response, then a confirmable, modified plan shall be filed, served, and set for hearing not later than **7 days before the hearing**. If the Debtor does not timely file a modified plan or a written response, this objection will be sustained on the grounds stated in the objection without further hearing.

26. 22-11184-B-13 **IN RE: JORDAN MENDOZA**
ABA-1

MOTION FOR RELIEF FROM AUTOMATIC STAY
12-7-2025 [32]

AMERICAN FIRST CREDIT UNION/MV
BENNY BARCO/ATTY. FOR DBT.
ALANA ANAYA/ATTY. FOR MV.
DISMISSED 12/16/25

FINAL RULING: There will be no hearing on this matter.

DISPOSITION: Denied as moot.

ORDER: The court will issue an order.

An order dismissing this case was already entered on December 16, 2025. Doc. #40. The motion will be DENIED AS MOOT.

27. 25-13493-B-13 **IN RE: JOSE HUIZAR**
LGT-1

OBJECTION TO CONFIRMATION OF PLAN BY TRUSTEE LILIAN G. TSANG
12-4-2025 [12]

NICHOLAS WAJDA/ATTY. FOR DBT.

FINAL RULING: There will be no hearing on this matter.

DISPOSITION: Continued to February 4, 2026, at 9:30 a.m.

ORDER: The court will issue an order.

Chapter 13 trustee Lilian G. Tsang ("Trustee") objects to confirmation of the *Chapter 13 Plan* filed by Jose Huizar ("Debtor") on October 16, 2025, on the following basis:

1. Debtor's Form 122C-1 has been prepared incorrectly and improperly deducts ordinary and necessary business expenses from gross receipts.
2. The Meeting of Creditors has not been concluded because Debtor failed to provide multiple required documents prior to the hearing. The continued 341 meeting is set for December 30, 2025.

Doc. #12. On December 31, 2025, the Trustee filed a Supplemental Objection advising that the Meeting of Creditors has been concluded and that the Trustee had received all required and requested documents. Doc. #16. However, the Objection #1 (Form

122C-1) has not been resolved. *Id.* The Trustee also added additional grounds for objection:

3. Debtor must file the required Attachment to Schedule I to clarify whether Debtor's business income is gross or net.
4. Debtor is delinquent by one payment as of December 31, 2025, in the amount of \$7,175.86.

Id.

This objection will be CONTINUED to February 4, 2026, at 9:30 a.m. Unless this case is voluntarily converted to chapter 7, dismissed, or the objection to confirmation is withdrawn, the Debtor shall file and serve a written response to the Objection not later than **14 days before the hearing**. The response shall specifically address each issue raised in the objection to confirmation, state whether the issue is disputed or undisputed, and include admissible evidence to support the Debtors' position. Any reply shall be served no later than **7 days before the hearing**.

If the Debtor elects to withdraw the plan and file a modified plan in lieu of filing a response, then a confirmable, modified plan shall be filed, served, and set for hearing not later than **7 days before the hearing**. If the Debtor does not timely file a modified plan or a written response, this objection will be sustained on the grounds stated in the objection without further hearing.

28. 25-13794-B-13 **IN RE: GABRIEL/BRANDY RAMIREZ**
NLG-1

OBJECTION TO CONFIRMATION OF PLAN BY LOANDEPOT.COM, LLC
11-25-2025 [12]

LOANDEPOT.COM, LLC/MV
TIMOTHY SPRINGER/ATTY. FOR DBT.
NICHOLE GLOWIN/ATTY. FOR MV.

FINAL RULING: There will be no hearing on this matter.

DISPOSITION: Continued to February 4, 2026, at 9:30 a.m.

ORDER: The court will issue an order.

Secured Creditor LoanDepot.com ("Secured Creditor") objects to confirmation of the *Chapter 13 Plan* filed by Gabriel and Brandy Ramirez ("Debtors") on November 10, 2025, on the following basis:

1. The proposed plan fails to provide for the prepetition arrearage of approximately \$29,441.05 owed to Secured Creditor. To fully fund the plan, the monthly plan payment must be increased by \$41.80 per month.

Doc. #12.

This objection will be CONTINUED to February 4, 2026, at 9:30 a.m. Unless this case is voluntarily converted to chapter 7, dismissed, or the objection to confirmation is withdrawn, the Debtors shall file and serve a written response to the Objection not later than **14 days before the hearing**. The response shall specifically address each issue raised in the objection to confirmation, state whether the issue is disputed or undisputed, and include admissible evidence to support the Debtors' position. Any reply shall be served no later than **7 days before the hearing**.

If the Debtors elect to withdraw the plan and file a modified plan in lieu of filing a response, then a confirmable, modified plan shall be filed, served, and set for hearing not later than **7 days before the hearing**. If the Debtors do not timely file a modified plan or a written response, this objection will be sustained on the grounds stated in the objection without further hearing.

29. [25-13995](#)-B-13 **IN RE: VERONICA AGUIRRE**

ORDER TO SHOW CAUSE - FAILURE TO PAY FEES
12-10-2025 [\[16\]](#)

MARK ZIMMERMAN/ATTY. FOR DBT.
\$313.00 FILING FEE PAID 12/10/25

FINAL RULING: There will be no hearing on this matter.

DISPOSITION: The OSC will be vacated.

ORDER: The court will issue an order.

The record shows that the \$313.00 filing fee was paid on December 10, 2025. Accordingly, this order to show cause will be VACATED.

LGT-1

OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
12-8-2025 [20]

LILIAN TSANG/MV
GREGORY SHANFELD/ATTY. FOR DBT.

FINAL RULING: There will be no hearing on this matter.

DISPOSITION: Continued to February 4, 2026, at 9:30 a.m.

ORDER: The court will issue an order.

Chapter 13 trustee Lilian G. Tsang ("Trustee") objects to confirmation of the *Chapter 13 Plan* filed by Joshua and Velda Kirk ("Debtors") on October 27, 2025, on the following basis:

1. The Disclosure of Compensation form filed November 10, 2025, Debtors' Statement of Financial Affairs, and the plan all disagree on how much Debtors' counsel is charging, how much has been paid prepetition, and how much must be paid through the plan. All these documents must be amended.
2. Schedule A/B must be amended to include an undisclosed retirement account.
3. Schedule I and Form 122C-1 must be amended to include \$362.00 in monthly child support which was not previously disclosed.

Doc. #20.

This objection will be CONTINUED to February 4, 2026, at 9:30 a.m. Unless this case is voluntarily converted to chapter 7, dismissed, or the objection to confirmation is withdrawn, the Debtors shall file and serve a written response to the Objection not later than **14 days before the hearing**. The response shall specifically address each issue raised in the objection to confirmation, state whether the issue is disputed or undisputed, and include admissible evidence to support the Debtors' position. Any reply shall be served no later than **7 days before the hearing**.

If the Debtors elect to withdraw the plan and file a modified plan in lieu of filing a response, then a confirmable, modified plan shall be filed, served, and set for hearing not later than **7 days before the hearing**. If the Debtors do not timely file a modified plan or a written response, this objection will be sustained on the grounds stated in the objection without further hearing.

11:00 AM

1. 25-10429-B-7 **IN RE: LOUIE ESPARZA AND COLLEEN DOUGHERTY**
25-1015 CAE-1

CONTINUED STATUS CONFERENCE RE: COMPLAINT
4-11-2025 [1]

MARCUM ET AL V. ESPARZA, JR. ET AL
ERIKA RASCON/ATTY. FOR PL.

NO RULING.

2. 25-12773-B-7 **IN RE: ANABEL ALONSO DE LA TORRE**
25-1047 CAE-1

STATUS CONFERENCE RE: COMPLAINT
11-10-2025 [1]

ALONSO DE LA TORRE V. UNITED
STATE DEPARTMENT OF EDUCATION

NO RULING.