



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

**Hearing Date: Tuesday, January 13, 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. 24-12751-B-11    **IN RE: BIKRAM SINGH AND HARSIMRAN SANDHU**  
CAE-1

CONTINUED STATUS CONFERENCE RE: CHAPTER 11 VOLUNTARY PETITION  
9-22-2024    [\[1\]](#)

PETER FEAR/ATTY. FOR DBT.

NO RULING.

The Debtors filed a status report January 7, 2026 (Doc. #357). The properties in which the estate has an interest are in the process of liquidation. The Debtors state they no longer wish to remain in Chapter 11 and request the case be converted at the status conference or shortly thereafter.

Federal Rule of Bankruptcy Procedure 1017(f)(2) requires a motion to be filed and served to convert this case. Rule 2002(a)(4) requires at least a 21-day notice of a hearing. The court would be amenable to a reasonable request to shorten time on such a motion.

2. 25-13979-B-11    **IN RE: SAVI CONSTRUCTION LLC**  
CAE-1

STATUS CONFERENCE RE: CHAPTER 11 SUBCHAPTER V VOLUNTARY PETITION  
11-26-2025    [\[1\]](#)

LEONARD WELSH/ATTY. FOR DBT.

NO RULING.

1:30 PM

1. 25-13862-B-7     IN RE: JOSHUA MORALES  
DWE-1

MOTION FOR RELIEF FROM AUTOMATIC STAY  
12-16-2025    [11]

FREEDOM MORTGAGE CORPORATION/MV  
PETER BUNTING/ATTY. FOR DBT.  
DANE EXNOWSKI/ATTY. FOR MV.

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.

Freedom Mortgage Corporation ("Movant") seeks relief from the automatic stay under 11 U.S.C. §§ 362(d)(1) and (d)(2) with respect to 2012 Richard Avenue, Sanger, California 93657 ("Property"). Doc. #11. Movant also requests waiver of the 14-day stay of Fed. R. Bankr. P. 4001(a)(4). *Id.*

Joshua Edward Morales ("Debtor") did not oppose. No other party in interest timely filed written opposition. Debtor's Statement of Intention indicated that the Property would be surrendered. Doc. #1. This motion will be GRANTED.

This motion was set for hearing on 28 days' notice as required by Local Rule of Practice ("LBR") 9014-1(f)(1). The failure of the creditors, the debtor, 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 amount 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.

11 U.S.C. § 362(d)(1) allows the court to grant relief from the stay for cause, including the lack of adequate protection. "Because there is no clear definition of what constitutes 'cause,' discretionary

relief from the stay must be determined on a case-by-case basis." *In re Mac Donald*, 755 F.2d 715, 717 (9th Cir. 1985).

11 U.S.C. § 362(d)(2) allows the court to grant relief from the stay if the debtor does not have an equity in such property and such property is not necessary to an effective reorganization.

After review of the included evidence, the court finds that "cause" exists to lift the stay because Debtor has failed to make at least three (3) complete pre-petition payments totaling \$9,709.14 and one (1) post-petition payment of \$3,236.38. The Movant has produced evidence that Debtor is delinquent at least \$12,945.52 and the entire balance of \$451.743.10 is due. Docs. ##14-15.

The court also finds that the Debtor does not have any equity in the Property and the Property is not necessary to an effective reorganization because Debtor is in chapter 7. The property is valued at \$404,900.00 and Debtor owes \$451,743.10. Docs. ##14-15.

Accordingly, the motion will be granted pursuant to 11 U.S.C. §§ 362(d)(1) and (d)(2) to permit the Movant to dispose of its collateral pursuant to applicable law and to use the proceeds from its disposition to satisfy its claim. No other relief is awarded.

According to the Debtor's Statement of Intention, the Property will be surrendered.

The 14-day stay of Fed. R. Bankr. P. 4001(a)(4) will be ordered waived because Debtor has failed to make at least four (4) payments, both pre- and post-petition to Movant.

2. 25-12992-B-7    **IN RE: ASHLEY COBBS AND JASON ENGLEBRIGHT**  
EPE-1

MOTION TO AVOID LIEN OF MICHAEL AND TARA PICKETT FAMILY  
TRUST U/D/T DATED 11/24/2008  
11-17-2025    [22]

JASON ENGLEBRIGHT/MV  
ERIC ESCAMILLA/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.

Ashley Cobbs and Jason Englebright ("Debtors") move for an order avoiding a judicial lien pursuant to 11 U.S.C. § 522(f) encumbering their residence at 17136 Bonita Road, Madera, California 93636 ("the Property").

This motion is one of two motions to avoid judicial liens filed roughly contemporaneously by Debtor and presently pending before the court. See *Items* ##2-3. These motions address outstanding judicial lienholders as follows, in descending order of priority:

1. **DCN EPE-1** (Item #2, Docs. ##22-28; this lien). **Michael P. Pickett & Tara C. Pickett, Co-Trustees of the Michael and Tara Pickett Family Trust U/D/T Dated 11/24/2008** ("the Pickett Trust"), judgment lien in the amount of \$54,227.00, recorded on February 26, 2025.
2. **DCN EPE-2** (Item #3, Docs. ##29-34). **Elizabeth Minor ("Minor")**, judgment lien in the amount of \$73,720.00, recorded March 26, 2025.

(collectively "the two Liens"). See docket generally.

The lienholder in the instant motion (DCN EPE-1) is the Pickett Trust Docs. ##22-28. Debtor complied with Fed. R. Bankr. P. 7004(b)(3) by serving the co-trustees for the Pickett Trust via first class mail on November 17, 2025. Doc. #28.

This motion was set for hearing on 28 days' notice as required by Local Rule of Practice ("LBR") 9014-1(f)(1). The failure of the creditors, the chapter 7 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.

No party in interest timely filed written opposition. This motion will be GRANTED.

To avoid a lien under 11 U.S.C. § 522(f)(1), the movant must establish four elements: (1) there must be an exemption to which the debtor would be entitled under § 522(b); (2) the property must be listed on the debtor's schedules as exempt; (3) the lien must impair the exemption; and (4) the lien must be either a judicial lien or a non-possessory, non-purchase money security interest in personal property listed in § 522(f)(1)(B). § 522(f)(1); *Goswami v. MTC Distrib. (In re Goswami)*, 304 B.R. 386, 390-91 (B.A.P. 9th Cir. 2003) (quoting *In re*

*Mohring*, 142 B.R. 389, 392 (Bankr. E.D. Cal. 1992), *aff'd*, 24 F.3d 247 (9th Cir. 1994)).

Regarding this Creditor, a judgment was entered against Debtor in favor of the Pickett Trust in the amount of \$54,226.69 on January 22, 2025. Doc. #26 (*Exhib. 4*). The abstract of judgment was issued on February 25, 2025, and was recorded in Madera County on February 26, 2025. *Id.* That lien attached to Debtor's interest in Property. *Id.*; Doc. #27. Debtor estimates that the current amount owed on account of this lien is \$54,227.00. Doc. #27.

The Property is listed on Debtors' most recent Schedule A/B on line 1.1 with a value as of the petition date of \$723,800.00. Doc. #17. Debtors claimed a \$200,000.00 exemption in Property pursuant to Cal. Code Civ. Proc. ("CCP") § 704.730. Doc. #17 (Sched. C).

In addition to the Two Liens, the Property is encumbered by a first mortgage in favor of Nationstar/Mr. Cooper ("Nationstar") in the amount of \$818,690.00 and a second mortgage in favor of GV Investments, LLC ("GV") in the amount of \$439,623.00. Doc. #17 (Sched. D). The total owed on the first and second mortgage is \$1,258,313.00.

When a debtor seeks to avoid multiple liens under § 522(f)(1) and there is equity to which liens can attach, the liens must be avoided in the reverse order of their priority. *Bank of Am. Nat'l Tr. & Sav. Ass'n v. Hanger (In re Hanger)*, 217 B.R. 592, 595 (B.A.P. 9th Cir. 1997), *aff'd*, 196 F.3d 1292 (9th Cir. 1999). Ordinarily, liens already avoided are excluded from the exemption impairment calculation. *Ibid.*; § 522(f)(2)(B). Perfected judicial liens which were recorded prior to the junior-most lien to be avoided are grouped with the unavoidable liens.

Here, the most senior of the Two Liens is that of the Picket Trust, which holds a judgment lien in the amount of \$54,227.00. See Docs. ##23-28. If there is insufficient equity with which to pay anything towards the Picket Trust lien, then it follows there is no equity to pay the lien of Minor either. That appears to be the case, as the sum of the amount owed under the first and second mortgages and the exemption to which Debtors are entitled greatly exceeds the value of the Property.

Property's encumbrances can be illustrated as follows:

Creditor	Amount	Recorded	Status
1. 1st Mortgage	\$818,690.00	n/a	Unavoidable
2. 2nd Mortgage	\$439,623.00	n/a	Unavoidable
3. Picket Trust	\$54,227.00	2/26/25	Avoidable
4. Minor	\$73,720.00	3/26/25	Avoidable

"Under the full avoidance approach, as used in *Brantz*, the only way a lien would be avoided 'in full' was if the debtor's gross equity were equal to or less than the amount of the exemption." *Bank of Am. Nat'l Tr. & Sav. Ass'n v. Hanger (In re Hanger)*, 217 B.R. 592, 596 (B.A.P. 9th Cir. 1997), *aff'd*, 196 F.3d 1292 (9th Cir. 1999), citing *In re Brantz*, 106 B.R. 62, 68 (Bankr. E.D. Pa. 1989) ("Avoidance of all judicial liens results unless (3) [the result of deducting the debtor's allowable exemptions and the sum of all liens not avoided from the value of the property] is a positive figure."), citing *In re Magosin*, 75 B.R. 545, 547 (Bankr. E.D. Pa. 1987) (judicial lien was avoidable in its entirety where equity is less than exemption).

The total of the two mortgages and Debtors' statutory exemption is \$1,458,313.00, while the fair market value of the Property is only \$723,800.00. Even if the Minor lien is avoided, leaving only the \$54,227.00 lien held by the Pickett Trust, there would be insufficient equity to pay anything towards that lien. Strict application of the § 522(f) (2) formula with respect to the Road 28, LLC lien is illustrated as follows:

Amount of Pickett Trust's judgment lien		\$54,227.00
Total amount of unavoidable liens	+	1,258,313.00
Debtor's claimed exemption in Property	+	\$200,000.00
<i>Sum</i>	=	\$1,512,540.00
Debtor's claimed value of interest absent liens	-	\$723,800.00
Extent lien impairs exemption	=	\$788,740.00

*All Points Capital Corp. v. Meyer (In re Meyer)*, 373 B.R. 84, 91 (B.A.P. 9th Cir. 2007); accord. *Hanger* 217 B.R. at 596, *Higgins v. Household Fin. Corp. (In re Higgins)*, 201 B.R. 965, 967 (B.A.P. 9th Cir. 1996); *cf. Brantz*, 106 B.R. at 68, *Magosin*, 75 B.R. at 549-50, *In re Piersol*, 244 B.R. 309, 311 (Bankr. E.D. Pa. 2000). Since there is no equity for any of the Two Liens to attach and this case does not involve fractional interests or co-owned property with non-debtor third parties, the § 522(f) (2) formula can be re-illustrated using the *Brantz* formula with the same result:

Fair market value of Property		\$723,800.00
Total amount of unavoidable liens	-	\$1,258,313.00
Homestead exemption	-	200,000.00
Remaining equity for judicial liens	=	( <i>\$734,513.00</i> )
The Pickett Trust's judicial lien	-	\$54,227.00
Extent Debtor's exemption impaired	=	( <i>\$788,740.00</i> )

After application of the arithmetical formula required by 11 U.S.C. § 522(f) (2) (A), there is insufficient equity to support either of the liens which Debtor presently seeks to avoid. Therefore, the fixing of

this Creditor's judicial lien impairs Debtor's exemption in the Property and its fixing will be avoided.

Debtor has established the four elements necessary to avoid a lien under § 522(f)(1). Accordingly, this motion will be GRANTED. The proposed order shall state that the of **the Pickett Trust**, recorded on February 26, 2025, is avoided from the subject Property only and include a copy of the abstract of judgment as an exhibit.

3. 25-12992-B-7    **IN RE: ASHLEY COBBS AND JASON ENGLEBRIGHT**  
EPE-2

MOTION TO AVOID LIEN OF ELIZABETH MINOR  
11-17-2025    [29]

JASON ENGLEBRIGHT/MV  
ERIC ESCAMILLA/ATTY. FOR DBT.

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

DISPOSITION:    Denied without prejudice.

ORDER:    The court will prepare the order.

Ashley Cobbs and Jason Englebright ("Debtors") move for an order avoiding a judicial lien pursuant to 11 U.S.C. § 522(f) encumbering their residence at 17136 Bonita Road, Madera, California 93636 ("the Property").

This motion is one of two motions to avoid judicial liens filed roughly contemporaneously by Debtor and presently pending before the court. See *Items #2-3*. These motions address outstanding judicial lienholders as follows, in descending order of priority:

1. **DCN EPE-1** (Item #2, Docs. ##22-28; this lien). **Michael P. Pickett & Tara C. Pickett, Co-Trustees of the Michael and Tara Pickett Family Trust U/D/T Dated 11/24/2008** ("the Pickett Trust"), judgment lien in the amount of \$54,227.00, recorded on February 26, 2025.
2. **DCN EPE-2** (Item #3, Docs. ##29-34). **Elizabeth Minor ("Minor")**, judgment lien in the amount of \$73,720.00, recorded March 26, 2025.

(collectively "the Two Liens"). See docket generally.

The court has granted the first motion pertaining to the Pickett Trust, finding that there is no equity to support either of the Two Liens. See *Item #2*, above. While the disposition of that motion would seem to support granting this one as well, the court must nevertheless DENY this motion on procedural grounds. Specifically, the instant motion and accompanying documents refer to attached exhibits, most

importantly the abstract of judgment for Minor's lien. See Docs. ##31-32. However, no such exhibits were filed in connection with this motion, presumably due to inadvertence on the part of Debtors' counsel. While the disposition of the motion to avoid the Picket Trust lien would seem to render the instant motion a *fait accompli*, the court is disinclined to grant this motion without access to the abstract of judgment for Minor's lien.

Accordingly, for the reasons outlined above, this motion will be DENIED WITHOUT PREJUDICE.