



UNITED STATES BANKRUPTCY COURT  
Eastern District of California  
Honorable Jennifer E. Niemann  
Hearing Date: Thursday, January 15, 2026  
Department A - Courtroom #11  
Fresno, California

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Unless otherwise ordered, all matters before the Honorable Jennifer E. Niemann shall be simultaneously: (1) **In Person** at, Courtroom #11 (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 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 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 who wish to appear remotely must contact the Courtroom Deputy for the Department holding the hearing.

Please also note the following:

- Parties in interest 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 appearing by ZoomGov may only listen in to the hearing using the zoom telephone number. Video appearances are not permitted.
- Members of the public and the press may not listen in to trials or evidentiary hearings, though they may appear in person in most instances.

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.

**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 POSSIBLE UPDATES.**

1. 25-13205-A-13 IN RE: ROSALINDA/FRANK TERRONES  
LGT-1

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG  
10-24-2025 [12]

LILIAN TSANG/MV  
THOMAS MOORE/ATTY. FOR DBT.  
RESPONSIVE PLEADING

TENTATIVE RULING: This matter will proceed as scheduled.

DISPOSITION: Sustained.

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

This objection was filed and served pursuant to Local Rule of Practice ("LBR") 3015-1(c) (4) and will proceed as scheduled. Unless opposition is presented at the hearing, the court intends to enter the respondents' defaults and sustain the objection. If opposition is presented at the hearing, the court will consider the opposition and whether further hearing is proper pursuant to LBR 9014-1(f) (2). The court will issue an order if a further hearing is necessary.

Rosalina Terrones and Frank Matthew Terrones (together, "Debtors") filed a voluntary petition under chapter 13 along with a chapter 13 plan ("Plan") on September 23, 2025. Doc. #1, 3. The chapter 13 trustee ("Trustee") objects to confirmation of the Plan because (1) the meeting of creditors has not yet concluded, and (2) Debtors have failed to provide any of the required documents including, but not limited to: (a) proof of identification; (b) proof of social security number; (c) pay advices for the 60 days prior to filing; and (d) 2024 tax returns. Doc. #12.

Following the conclusion of the meeting of creditors, Trustee filed a supplemental objection to confirmation that, among other issues, asserts that the Plan improperly classifies secured creditor Toyota Motor Credit Corporation ("Toyota"). Doc. #31. Specifically, the Plan places Toyota in Class 4, which is for claims that mature after the completion of the Plan. Plan, Doc. #3. On November 23, 2025, Toyota filed a proof of claim asserting the expected payoff date as July 5, 2027, which is during the term of the Plan. Claim 8.

Since Toyota cannot be placed in Class 4 if its loan matures during the term of the Plan, Toyota must be placed in a different class, which requires the filing of a new chapter 13 plan and the noticing of a motion to confirm that plan. Because a new plan must be filed to resolve this objection, the court is inclined to sustain the objection and deny confirmation rather than continue the hearing on Trustee's objection to confirmation to allow a response from Debtors.

Accordingly, pending any opposition at the hearing, the objection will be SUSTAINED.

2. 25-13419-A-13    **IN RE: GURLAL BARA**  
LGT-1

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG  
11-18-2025    [20]

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

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

**DISPOSITION:**    Sustained.

**ORDER:**    The court will issue an order.

Gurlal Singh Bara ("Debtor") filed a voluntary petition under chapter 13 on October 9, 2025 along with a chapter 13 plan ("Plan") on October 24, 2025. Doc. #1, 14. The chapter 13 trustee ("Trustee") objects to confirmation of the Plan because: (1) a motion to value the collateral of creditor Home Inspiration needs to be filed for Trustee to determine plan feasibility; (2) a motion to value the collateral of creditor Solar Mosaic needs to be filed for Trustee to determine plan feasibility; (3) an amended Form 122C-1 needs to be filed; (4) Debtor needs to provide pay advices for the pay periods of April 2025 through July 2025; and (5) Debtor needs to provide 2024 tax returns for Debtor's non-filing spouse. Doc. #20. The court continued this matter to January 15, 2026 and ordered Debtor to file and serve a written response to Trustee's objection by December 31, 2025; or if Debtor elected to withdraw this Plan, then Debtor had to file, serve, and set for hearing a confirmable modified plan by January 8, 2026. Order, Doc. #24.

Having reviewed the docket in this case, the court finds Debtor has not voluntarily converted this case to chapter 7 or dismissed this case, and Trustee's objection has not been withdrawn. Further, while Debtor has filed and set for hearing a motion to value the collateral of creditor Home Inspiration (Doc. #27) and a motion to value the collateral of creditor Solar Mosaic (Doc. #31), Debtor has not filed and served any written response to Trustee's remaining objections. Debtor also has not filed, served, and set for hearing a confirmable modified plan by the time set by the court.

Accordingly, Trustee's objection to the Plan is SUSTAINED on the grounds set forth in Trustee's objection.

3. 25-11628-A-13    **IN RE: HARRIET THOMAS-LEWIS**  
KLG-3

MOTION TO CONFIRM PLAN  
11-26-2025    [75]

HARRIET THOMAS-LEWIS/MV  
CAROLINE KIM/ATTY. FOR DBT.

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

**DISPOSITION:**    Denied without prejudice.

**ORDER:**    The court will issue an order.

This matter is DENIED WITHOUT PREJUDICE for improper notice.

The Clerk's Matrix of Creditors used by the moving party to serve notice of the motion does not comply with Local Rule of Practice ("LBR") 7005-1(d), which requires that the Clerk's Matrix of Creditors used to serve a notice be downloaded not more than 7 days prior to the date notice is served. Here, the moving party served notice of the motion on November 26, 2025 using a Clerk's Matrix of Creditors that was generated on November 9, 2025. Doc. #79. Accordingly, service of notice of the motion does not comply LBR 7005-1(d).

4. 25-14243-A-13    **IN RE: PABLO CHAVEZ**  
SLG-1

MOTION TO EXTEND AUTOMATIC STAY  
12-25-2025 [9]

PABLO CHAVEZ/MV  
JOSHUA STERNBERG/ATTY. FOR DBT.

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

DISPOSITION: Denied without prejudice.

ORDER: The court will issue an order.

This matter is DENIED WITHOUT PREJUDICE for improper notice.

The certificate of service filed with this motion indicates in section 5 that the documents were served on "All creditors and parties in interest". Doc. #13. However, while the declarant indicates in section 6B that all parties on the court's matrix of creditors were served, the mandatory certificate of service form does not include an Attachment 6B-1, so the court cannot determine whether all creditors and parties in interest received proper notice of this motion.

5. 25-12646-A-13    **IN RE: MANUEL RAMIREZ MENDIOLA**  
LGT-1

CONTINUED MOTION TO DISMISS CASE  
9-30-2025 [19]

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

TENTATIVE RULING: This matter will proceed as scheduled.

DISPOSITION: Continue to February 26, 2026 at 9:30 a.m.

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

The trustee's motion to dismiss will be continued to February 26, 2026 at 9:30 a.m. to be heard with the hearing on the debtor's motion to confirm plan (RSW-3). Doc. ##46-51.

6. 25-12646-A-13 IN RE: **MANUEL RAMIREZ MENDIOLA**  
RSW-3

MOTION TO CONFIRM PLAN

12-15-2025 [46]

MANUEL RAMIREZ MENDIOLA/MV  
ROBERT WILLIAMS/ATTY. FOR DBT.  
RESPONSIVE PLEADING

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

DISPOSITION: Continued to February 26, 2026 at 9:30 a.m.

ORDER: The court will issue an order.

This motion was set for hearing on at least 35 days' notice prior to the hearing date as required by Local Rule of Practice 3015-1(d)(1). The chapter 13 trustee ("Trustee") and Toyota Motor Credit Corporation ("Creditor") filed objections to the debtor's motion to confirm the modified chapter 13 plan. Opp'n., Doc. #52; Tr.'s Opp'n, Doc. #55. Unless this case is voluntarily converted to chapter 7, dismissed, or Creditor and Trustee's oppositions to confirmation are withdrawn, the debtor shall file and serve a written response to any pending opposition no later than February 12, 2026. The response shall specifically address each issue raised in the objections to confirmation, state whether the issue is disputed or undisputed, and include admissible evidence to support the debtor's position. Creditor and/or Trustee shall file and serve a reply, if any, by February 19, 2026.

If the debtor elects to withdraw this 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 February 19, 2026. If the debtor does not timely file a modified plan or a written response, this motion will be denied on the grounds stated in Creditor's and/or Trustee's opposition without a further hearing.

7. 25-12160-A-13 IN RE: **JASON COLLINS**  
EPE-1

MOTION TO MODIFY PLAN

12-2-2025 [16]

JASON COLLINS/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.

This motion was set for hearing on at least 35 days' notice prior to the hearing date pursuant to Local Rule of Practice ("LBR") 3015-1(d)(2). The failure of creditors, 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 a moving party make a *prima facie* showing that they are entitled to the relief sought, which the movant has done here.

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

8. 25-13269-A-13    **IN RE: ESTEVAN/DIANA PEREZ**  
LGT-2

MOTION TO DISMISS CASE  
12-11-2025    [24]

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

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 entered on January 13, 2026. Doc. #36. Therefore, this motion will be DENIED AS MOOT.

9. 25-13191-A-13    **IN RE: SHANNON SIMPSON**  
LGT-2

MOTION TO DISMISS CASE  
12-18-2025    [36]

ROBERT WILLIAMS/ATTY. FOR DBT.  
RESPONSIVE PLEADING

NO RULING.

10. 25-13397-A-13    **IN RE: RAMONA FRANKFORT**  
EPE-1

MOTION TO CONFIRM PLAN  
12-8-2025    [21]

RAMONA FRANKFORT/MV  
ERIC ESCAMILLA/ATTY. FOR DBT.  
RESPONSIVE PLEADING

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

DISPOSITION:    Dropped as moot.

ORDER:    The court will issue an order.

On December 8, 2025, the debtor filed a motion to confirm the chapter 13 plan (EPE-1) and supporting documents. Doc. ##21-25. On December 10, 2025, the debtor filed a duplicate motion to confirm chapter 13 plan, notice of hearing and supporting documents. Doc. ##28-32. The court has deemed Doc. ##21-23, 25 to be duplicates of Doc. ##28-32. Therefore, the duplicate motion and support documents (Doc. ##21-23, 25) will be DROPPED AS MOOT.

11. 25-13397-A-13    **IN RE: RAMONA FRANKFORT**  
EPE-1

MOTION TO CONFIRM PLAN  
12-10-2025    [28]

RAMONA FRANKFORT/MV  
ERIC ESCAMILLA/ATTY. FOR DBT.  
RESPONSIVE PLEADING

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

DISPOSITION:    Continued to February 26, 2026 at 9:30 a.m.

ORDER:    The court will issue an order.

This motion was set for hearing on at least 35 days' notice prior to the hearing date as required by Local Rule of Practice 3015-1(d)(1). The chapter 13 trustee ("Trustee") and Toyota Motor Credit Corporation ("Creditor") filed objections to the debtor's motion to confirm the modified chapter 13 plan. Tr.'s Opp'n., Doc. #36; Opp'n, Doc. #39. Unless this case is voluntarily converted to chapter 7, dismissed, or Creditor and Trustee's oppositions to confirmation are withdrawn, the debtor shall file and serve a written response to any pending opposition no later than February 12, 2026. The response shall specifically address each issue raised in the objections to confirmation, state whether the issue is disputed or undisputed, and include admissible evidence to support the debtor's position. Creditor and/or Trustee shall file and serve a reply, if any, by February 19, 2026.

If the debtor elects to withdraw this 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 February 19, 2026. If the debtor does not timely file a modified plan or a written response, this motion will be denied.

on the grounds stated in Creditor's and/or Trustee's opposition without a further hearing.

12. 25-11581-A-13    **IN RE: LOUIE MONSIBAIS**  
LGT-1

CONTINUED MOTION TO DISMISS CASE  
8-27-2025    [26]

ROBERT WILLIAMS/ATTY. FOR DBT.

NO RULING.

13. 25-11581-A-13    **IN RE: LOUIE MONSIBAIS**  
RSW-2

CONTINUED MOTION TO CONFIRM PLAN  
10-23-2025    [35]

LOUIE MONSIBAIS/MV  
ROBERT WILLIAMS/ATTY. FOR DBT.

NO RULING.

14. 24-10892-A-13    **IN RE: MADELYN BERNARDINO**  
TCS-4

CONTINUED MOTION TO MODIFY PLAN  
11-26-2025    [51]

MADELYN BERNARDINO/MV  
TIMOTHY SPRINGER/ATTY. FOR DBT.  
WITHDRAWN

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

DISPOSITION:    Dropped from calendar.

NO ORDER REQUIRED.

Movant withdrew the motion on January 12, 2026. Doc. #66.

1. 24-13616-A-7 **IN RE: TRINA PAYNE**  
25-1025 DMG-1

CONTINUED MOTION TO COMPEL AND/OR MOTION FOR IN CAMERA REVIEW  
11-19-2025 [31]

AMERICAN CONTRACTORS INDEMNITY COMPANY V. PAYNE  
D. GARDNER/ATTY. FOR MV.  
RESPONSIVE PLEADING

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

DISPOSITION: Continued to January 29, 2026 at 11:00 a.m.

ORDER: The court will prepare the order.

It is hereby ORDERED that this matter is continued to January 29, 2026 at 11:00 a.m. due to the unexpected unavailability of the assigned judge.

2. 25-11324-A-7 **IN RE: VANESSA BRICENO**  
25-1043 CAE-1

CONTINUED STATUS CONFERENCE RE: AMENDED COMPLAINT  
10-8-2025 [11]

CHAVEZ V. BRICENO ET AL  
RESPONSIVE PLEADING

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

DISPOSITION: Continued to February 5, 2026 at 11:00 a.m.

ORDER: The court will prepare the order.

The court has set a hearing on February 5, 2026 at 11:00 a.m. on the plaintiff's motion for entry of default and to strike the answer. Order, Doc. #48. Because the court needs to rule on that motion before conducting the continued status conference, the status conference is continued to February 5, 2026 at 11:00 a.m.

3. 23-12161-A-7 **IN RE: RANDY BRAVO**  
25-1029 CAE-1

CONTINUED STATUS CONFERENCE RE: COMPLAINT  
7-14-2025 [1]

BRAVO V. UNITED STATES DEPARTMENT OF EDUCATION  
RESPONSIVE PLEADING

NO RULING.

At the adversary proceeding status conference, the parties should be prepared to explain to the court why the parties have not complied with the requirements in the order to confer (Doc. #5) based on the status conference date of January 15, 2026 as required by the court's order entered on October 9, 2025 (Doc. #42).

4. 11-18268-A-7 **IN RE: GREGORY/ELIZABETH PETRINI**  
23-1045 CAE-1

CONTINUED STATUS CONFERENCE RE: COMPLAINT  
11-2-2023 [1]

PETRINI ET AL V. MB DUNCAN, INC  
D. GARDNER/ATTY. FOR PL.  
RESPONSIVE PLEADING

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

DISPOSITION: Dropped from calendar.

NO ORDER REQUIRED.

This adversary proceeding was dismissed on January 13, 2026. Doc. #107.

5. 24-13371-A-7 **IN RE: RICARDO/INDIRA TREVINO**  
25-1005 CAE-1

CONTINUED STATUS CONFERENCE RE: COMPLAINT  
1-29-2025 [1]

MONDRAGON ET AL V. TREVINO, JR.  
HECTOR MARTINEZ/ATTY. FOR PL.  
RESPONSIVE PLEADING

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

DISPOSITION: Continued to January 29, 2026 at 11:00 a.m.

ORDER: The court will prepare the order.

It is hereby ORDERED that this matter is continued to January 29, 2026 at 11:00 a.m. due to the unexpected unavailability of the assigned judge.