



**UNITED STATES BANKRUPTCY COURT**  
Eastern District of California

**Honorable Christopher D. Jaime**  
**Chief Bankruptcy Judge**

Department B, Courtroom 32  
501 I Street, 6<sup>th</sup> Floor  
Sacramento, California

**January 27, 2026 at 1:00 p.m.**

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Unless otherwise ordered, all matters before the Honorable Chief **Christopher Jaime** shall be simultaneously: (1) **In Person** at, **Sacramento Courtroom No. 32, 6<sup>th</sup> Floor** (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/RemoteAppearances>. 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.

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#### **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. 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 and no appearance is necessary. 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 seven (7) days of the final hearing on the matter.

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**UNITED STATES BANKRUPTCY COURT**

Eastern District of California

Honorable Christopher D. Jaime  
**Chief Bankruptcy Judge**  
Sacramento, California

**January 27, 2026 at 1:00 p.m.**

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1. 25-26909-B-13 GINA SLAY ORDER TO SHOW CAUSE - FAILURE  
Pro Se TO PAY FEES  
DEBTOR DISMISSED: 12/30/25 12-23-25 [11]

**Final Ruling**

The case having previously been dismissed, the order to show cause is discharged as moot with no sanctions ordered.

The order to show cause is ORDERED DISCHARGED AS MOOT for reasons stated in the minutes.

The court will issue an order.

2. 25-20011-B-13 NICOLE MERRITT-ARMAS  
LGT-3 Nicholas Wajda

MOTION TO DISMISS CASE  
12-17-25 [82]

WITHDRAWN BY M.P.

**Final Ruling**

The Chapter 13 Trustee has filed a motion to withdraw its pending motion. The motion is dismissed without prejudice pursuant to Federal Rule of Civil Procedure 41(a)(1)(A)(I) and Federal Rules of Bankruptcy Procedure 9014 and 7041. The matter is removed from the calendar and the case will proceed in this court.

The motion is ORDERED DISMISSED WITHOUT PREJUDICE for reasons stated in the minutes.

3. 25-26513-B-13 CASEY HAYWOOD  
Pro Se

ORDER TO SHOW CAUSE - FAILURE  
TO PAY FEES  
12-3-25 [11]

DEBTOR DISMISSED: 12/08/25

**Final Ruling**

The case having previously been dismissed, the order to show cause is discharged as moot with no sanctions ordered.

The order to show cause is ORDERED DISCHARGED AS MOOT for reasons stated in the minutes.

The court will issue an order.

4. 25-26914-B-13 PAUL RUMANO  
Pro Se

DEBTOR DISMISSED: 01/07/26

ORDER TO SHOW CAUSE - FAILURE  
TO PAY FEES  
12-23-25 [17]

**Final Ruling**

The case having previously been dismissed, the order to show cause is discharged as moot with no sanctions ordered.

The order to show cause is ORDERED DISCHARGED AS MOOT for reasons stated in the minutes.

The court will issue an order.

5. 25-25516-B-13 AMMAR/LORETTA HASSAN  
LGT-1 Douglas A. Crowder

CONTINUED OBJECTION TO  
CONFIRMATION OF PLAN BY LILIAN  
G. TSANG  
11-21-25 [15]

**Final Ruling**

The objection to confirmation was properly filed at least 14 days prior to the hearing on the motion to confirm a plan. See Local Bankruptcy Rules 3015-1(c)(4) & (d)(1) and 9014-1(f)(2). Nonetheless, the court determines that the resolution of this matter does not require oral argument. See Local Bankr. R. 9014-1(h).

The court's decision is to overrule the objection as moot.

Subsequent to the Chapter 13 Trustee filing its objection, Debtors filed an amended plan on January 1, 2026. The confirmation hearing for the amended plan must still be scheduled. Nonetheless, the earlier plan filed October 7, 2025, is not confirmed.

The objection is ORDERED OVERRULED AS MOOT for reasons stated in the minutes.

The court will issue an order.

6. 25-26516-B-13 KEITH KRAUSE  
Pro Se

ORDER TO SHOW CAUSE - FAILURE  
TO PAY FEES  
12-3-25 [11]

DEBTOR DISMISSED: 12/08/25

**Final Ruling**

The case having previously been dismissed, the order to show cause is discharged as moot with no sanctions ordered.

The order to show cause is ORDERED DISCHARGED AS MOOT for reasons stated in the minutes.

The court will issue an order.

7. 25-25920-B-13 JAIME/RHONDA MCPHEE  
DEF-2 David Foyil

CONTINUED MOTION TO CONFIRM  
PLAN  
11-21-25 [23]

CONTINUED TO 2/10/26 AT 1:00 P.M. TO BE HEARD AFTER THE CONTINUED MEETING OF CREDITORS  
SET FOR 1/29/26.

**Final Ruling**

No appearance at the January 27, 2026, hearing is required. The court will issue an order.

The motion is ORDERED CONTINUED to February 10, 2026 at 1:00 p.m. for reasons stated in the minutes.

**Final Ruling**

The motion has been set for hearing on 28-days notice. Local Bankruptcy Rule 9014-1(f)(1). The failure of the respondent and other parties in interest to file written opposition at least 14 days prior to the hearing as required by Local Bankruptcy Rule 9014-1(f)(1)(B) is considered to be the equivalent of a statement of nonopposition. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). Opposition was filed.

The court has determined that oral argument will not assist in the decision-making process or resolution of the motion. See Local Bankr. R. 9014-1(h), 1001-1(f). This matter will therefore be decided on the papers.

The court's decision is to grant the motion to dismiss case.

As of January 20, 2026, Debtor is delinquent in the amount of \$2,200.00. An additional monthly plan payment of \$790.00 is due January 25, 2026. Cause exists to dismiss this case as Debtor has failed to make all payments due under the plan pursuant to 11 U.S.C. §§ 1307(c)(1) and (c)(4).

Cause exists to dismiss this case. The motion is granted and the case is dismissed.

The motion is ORDERED GRANTED for reasons stated in the minutes.

The court will issue an order.

**Final Ruling**

The motion has been set for hearing on 28-days notice. Local Bankruptcy Rule 9014-1(f)(1). The failure of the respondent and other parties in interest to file written opposition at least 14 days prior to the hearing as required by Local Bankruptcy Rule 9014-1(f)(1)(B) is considered to be the equivalent of a statement of nonopposition. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). Opposition was filed.

The court has determined that oral argument will not assist in the decision-making process or resolution of the motion. See Local Bankr. R. 9014-1(h), 1001-1(f). This matter will therefore be decided on the papers.

The court's decision is to grant the motion to dismiss case.

As of January 26, 2026, Debtor is delinquent in the amount of \$7,949.11. The TFS system shows that Debtor submitted a payment of \$2,650.00 on January 23, 2026, that has not yet been cleared. Should those funds be processed, Debtor is still delinquent \$5,299.11 through January. Cause exists to dismiss this case as Debtor has failed to make all payments due under the plan pursuant to 11 U.S.C. §§ 1307(c)(1) and (c)(4).

Cause exists to dismiss this case. The motion is granted and the case is dismissed.

The motion is ORDERED GRANTED for reasons stated in the minutes.

The court will issue an order.

10. 25-25028-B-13 RONNIE/TOWANA JOHNSON  
BRL-1 David C. Johnston  
Thru #11 CONTINUED MOTION FOR RELIEF  
FROM AUTOMATIC STAY AND/OR  
MOTION FOR ADEQUATE PROTECTION  
12-12-25 [46]

**Final Ruling**

The case having been dismissed at Item #11, LGT-1, the motion for relief from automatic stay is dismissed as moot.

The motion is ORDERED DISMISSED AS MOOT for reasons stated in the minutes.

The court will issue an order.

11. 25-25028-B-13 RONNIE/TOWANA JOHNSON  
LGT-1 David C. Johnston MOTION TO DISMISS CASE  
11-21-25 [38]

**Final Ruling**

The motion has been set for hearing on 28-days notice. Local Bankruptcy Rule 9014-1(f)(1). The failure of the respondent and other parties in interest to file written opposition at least 14 days prior to the hearing as required by Local Bankruptcy Rule 9014-1(f)(1)(B) is considered to be the equivalent of a statement of nonopposition. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). No opposition was filed. The matter will be resolved without oral argument. No appearance at the hearing is required.

The court's decision is to grant the motion to dismiss case.

First, Debtors failed to set a plan as required by the Order Extending Time to File Missing Documents.

Second, Debtors failed to file and set for hearing a motion to value 2007 Ford F-550 held by One Main Financial pursuant to Local Rule 3015-1(j).

Third, Debtors failed to provide the Chapter 13 Trustee with proof of their social security number and an amended petition has not been filed to accurately reflect Joint Debtor's name as it appears on her social security card.

Cause exists to dismiss this case. The motion is granted and the case is dismissed.

The motion is ORDERED GRANTED for reasons stated in the minutes.

The court will issue an order.

12. 25-25931-B-13 EUGENE JONES  
Thru #15 Pro Se ORDER TO SHOW CAUSE - FAILURE  
TO PAY FEES  
12-31-25 [[23](#)]

**Final Ruling**

The case having been dismissed at Item #13 for failure to pay filing fee installment due November 26, 2025, the order to show cause is ordered discharged as moot.

The order to show cause is ORDERED DISCHARGED AS MOOT for reasons stated in the minutes.

The court will issue an order.

13. 25-25931-B-13 EUGENE JONES ORDER TO SHOW CAUSE - FAILURE  
Pro Se TO PAY FEES  
12-2-25 [[15](#)]

**Final Ruling**

The court's decision is to sustain the Order to Show Cause and order the case dismissed.

The Order to Show Cause was issued due to Debtor's failure to pay \$79.00 due November 26, 2025. The court's docket reflects that the default has not been cured.

The order to show cause is ORDERED SUSTAINED for reasons stated in the minutes and the case is DISMISSED.

The court will issue an order.

14. 25-25931-B-13 EUGENE JONES CONTINUED OBJECTION TO  
LGT-1 Pro Se CONFIRMATION OF PLAN BY LILIAN  
G. TSANG  
12-4-25 [[16](#)]

**Final Ruling**

The case having been dismissed at Item #13 for failure to pay filing fee installment due November 26, 2025, the objection to confirmation is dismissed as moot.

The order to show cause is ORDERED DISMISSED AS MOOT for reasons stated in the minutes.

The court will issue an order.

15. 25-25931-B-13 EUGENE JONES CONTINUED OBJECTION TO  
RAS-1 Pro Se CONFIRMATION OF PLAN BY U.S.  
BANK TRUST NATIONAL ASSOCIATION  
12-10-25 [[20](#)]

**Final Ruling**

The case having been dismissed at Item #13 for failure to pay filing fee installment due November 26, 2025, the objection to confirmation is dismissed as moot.

The order to show cause is ORDERED DISMISSED AS MOOT for reasons stated in the minutes.

The court will issue an order.

**Final Ruling**

The motion has been set for hearing on 28-days notice. Local Bankruptcy Rule 9014-1(f)(1). The failure of the respondent and other parties in interest to file written opposition at least 14 days prior to the hearing as required by Local Bankruptcy Rule 9014-1(f)(1)(B) is considered to be the equivalent of a statement of nonopposition. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). No opposition was filed. The matter will be resolved without oral argument. No appearance at the hearing is required.

The court's decision is to grant the motion to convert case to one under chapter 7.

First, Debtor failed to provide the following documents to the Chapter 13 Trustee: all pages of the most recently filed tax return by Debtor pursuant to 11 U.S.C. § 521(e), a copy of original valid picture ID, proof Debtor's complete social security number, Class 1 checklist with the most recent mortgage statement, domestic support obligation checklist, monthly profit and loss statements for the full six months prior to filing, business case questionnaire, and copies of bank statements for the full six months prior to filing

Second, Debtor failed to accurately file the following schedules and/or statements. 11 U.S.C. § 521 and/or Fed. R. Bankr. P. 1007. Official Form 122C-1, Official Form 122C-2, and disclosure of attorney compensation.

Third, Debtor has failed to make payments due under the plan. As of November 24, 2025, payments are delinquent in the amount of \$7,235.00. Additionally, Debtor must also make the monthly plan payment of \$7,235.00 for November 25, 2025, and the plan payment of \$7,235.00 for December 25, 2025. 11 U.S.C. § 1307(c)(4).

Based on Debtor's schedules and non-exempt equity, conversion rather than dismissal is in the best interest of creditors of the estate. The motion is granted and the case will be converted to one under chapter 7.

The motion is ORDERED GRANTED for reasons stated in the minutes.

The court will issue an order.

17. 24-25138-B-13 DARLENE/CHARLES COOKE  
DPC-1 Scott M. Johnson

MOTION TO DISMISS CASE  
12-1-25 [19]

WITHDRAWN BY M.P.

**Final Ruling**

The Chapter 13 Trustee has filed a motion to withdraw its pending motion. The motion is dismissed without prejudice pursuant to Federal Rule of Civil Procedure 41(a)(1)(A)(I) and Federal Rules of Bankruptcy Procedure 9014 and 7041. The matter is removed from the calendar and the case will proceed in this court.

The motion is ORDERED DISMISSED WITHOUT PREJUDICE for reasons stated in the minutes.

18. 25-27240-B-13 AMBER JONES  
Pro Se

DEBTOR DISMISSED: 01/12/26

ORDER TO SHOW CAUSE - FAILURE  
TO PAY FEES  
1-6-26 [11]

**Final Ruling**

The case having previously been dismissed, the order to show cause is discharged as moot with no sanctions ordered.

The order to show cause is ORDERED DISCHARGED AS MOOT for reasons stated in the minutes.

The court will issue an order.

**Final Ruling**

The motion has been set for hearing on 28-days notice. Local Bankruptcy Rule 9014-1(f)(1). The failure of the respondent and other parties in interest to file written opposition at least 14 days prior to the hearing as required by Local Bankruptcy Rule 9014-1(f)(1)(B) is considered to be the equivalent of a statement of nonopposition. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). No opposition was filed. The matter will be resolved without oral argument. No appearance at the hearing is required.

The court's decision is to grant the motion to dismiss case.

First, Debtor failed to appear and testify at the initial meeting of creditors held November 20, 2025, and the continued meeting of creditors held December 17, 2025. 11 U.S.C. § 341 and/or F.R.B.P. 4002.

Second, Debtor failed to provide required documents to the Trustee including copies of all payment advices or other evidence of payment received within 60 days before the date of filing of the petition, all pages of the most recent federal tax return filed by the debtor, copy of original valid picture ID, proof of Debtor's complete social security number, Class 1 Checklist with the most recent mortgage statement, and evidence of payment to Class 1 claims.

Third, Debtor is delinquent \$1,468.72. Debtor must also make the monthly plan payment of \$1,468.72 for December 25, 2025, and the monthly plan payment of \$1,468.72 for January 25, 2026. 11 U.S.C. § 1307(c)(4).

Cause exists to dismiss this case. The motion is granted and the case is dismissed.

The motion is ORDERED GRANTED for reasons stated in the minutes.

The court will issue an order.

**Final Ruling**

The motion has been set for hearing on 28-days notice. Local Bankruptcy Rule 9014-1(f)(1). The failure of the respondent and other parties in interest to file written opposition at least 14 days prior to the hearing as required by Local Bankruptcy Rule 9014-1(f)(1)(B) is considered to be the equivalent of a statement of nonopposition. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). No opposition was filed. The matter will be resolved without oral argument. No appearance at the hearing is required.

The court's decision is to deny without prejudice the motion to dismiss case.

The Chapter 13 Trustee moves to dismiss case on grounds that Debtor is delinquent \$840.00.

Debtor filed a response stating that she made the \$840.00 payment on January 13, 2026.

Cause does not exist to dismiss this case. The motion is denied without prejudice and the case is not dismissed.

The motion is ORDERED DENIED WITHOUT PREJUDICE for reasons stated in the minutes.

The court will issue an order.

21. 25-26648-B-13 RAMON RAMIREZ  
Jessica A. Dorn

ORDER TO SHOW CAUSE - FAILURE  
TO PAY FEES  
12-9-25 [[10](#)]

**Final Ruling**

The court's decision is to discharge the Order to Show Cause and the case will remain pending.

The Order to Show Cause was issued due to Debtor's failure to pay \$313.00 for filing the chapter 13 voluntary petition. The court's docket reflects that the default was cured on December 12, 2025. The payment constituted the final installment.

The order to show cause is ORDERED DISCHARGED for reasons stated in the minutes and the case SHALL REMAIN PENDING.

The court will issue an order.

22. 24-20849-B-7 FLORENCIO/ANNIE DASALLA MOTION TO DISMISS CASE  
DPC-1 Chad M. Johnson 12-19-25 [[52](#)]

**Final Ruling**

The case having been converted to one under chapter 13, the motion to dismiss case is denied as moot.

The motion is ORDERED DENIED AS MOOT for reasons stated in the minutes.

The court will issue an order.

**Final Ruling**

The motion has been set for hearing on 28-days notice. Local Bankruptcy Rule 9014-1(f)(1). The failure of the respondent and other parties in interest to file written opposition at least 14 days prior to the hearing as required by Local Bankruptcy Rule 9014-1(f)(1)(B) is considered to be the equivalent of a statement of nonopposition. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). No opposition was filed. The matter will be resolved without oral argument. No appearance at the hearing is required.

The court's decision is to grant the motion to dismiss case.

First, Debtor failed to provide documents to the Trustee including copies of pay advices for the full six months prior to filing and proof of any other income as listed on Schedule I or the 122C-1, copies of bank statements for the full six months prior to filing, and a declaration of \$250.00 support from daughter.

Third, Debtor is delinquent \$770.00. Debtor must also make the monthly plan payment of \$385.00 for December 25, 2025, and the monthly plan payment of \$385.00 for January 25, 2026. 11 U.S.C. § 1307(c)(4).

Cause exists to dismiss this case. The motion is granted and the case is dismissed.

The motion is ORDERED GRANTED for reasons stated in the minutes.

The court will issue an order.

24. 25-26760-B-13 MELINA PALOMO  
Pro Se

ORDER TO SHOW CAUSE - FAILURE  
TO PAY FEES  
1-6-26 [14]

**Final Ruling**

The court's decision is to sustain the Order to Show Cause and order the case dismissed.

The Order to Show Cause was issued due to Debtor's failure to pay \$79.00 due December 31, 2025. The court's docket reflects that the default has not been cured.

The order to show cause is ORDERED SUSTAINED for reasons stated in the minutes and the case is DISMISSED.

The court will issue an order.

**Final Ruling**

The motion has been set for hearing on 28-days notice. Local Bankruptcy Rule 9014-1(f)(1). The failure of the respondent and other parties in interest to file written opposition at least 14 days prior to the hearing as required by Local Bankruptcy Rule 9014-1(f)(1)(B) is considered to be the equivalent of a statement of nonopposition. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). Opposition was filed.

The court has determined that oral argument will not assist in the decision-making process or resolution of the motion. See Local Bankr. R. 9014-1(h), 1001-1(f). This matter will therefore be decided on the papers.

The court's decision is to deny without prejudice the motion to dismiss case.

The Chapter 13 Trustee moves to dismiss case on grounds that Debtor is delinquent \$2,930.00. However, there is a pending TFS payment that will bring Debtor current by the hearing date.

Based on the aforementioned, cause does not exist to dismiss this case. The motion is denied without prejudice and the case is not dismissed.

The motion is ORDERED DENIED WITHOUT PREJUDICE for reasons stated in the minutes.

The court will issue an order.

26. 25-26471-B-13 SUSAN SOLARI  
Pro Se

ORDER TO SHOW CAUSE - FAILURE  
TO PAY FEES  
12-2-25 [11]

DEBTOR DISMISSED: 12/05/25

**Final Ruling**

The case having previously been dismissed, the order to show cause is discharged as moot with no sanctions ordered.

The order to show cause is ORDERED DISCHARGED AS MOOT for reasons stated in the minutes.

The court will issue an order.

27. 25-27090-B-13 KERRY ZUVELLA  
Pro Se

DEBTOR DISMISSED: 01/05/26

ORDER TO SHOW CAUSE - FAILURE  
TO PAY FEES  
12-31-25 [11]

**Final Ruling**

The case having previously been dismissed, the order to show cause is discharged as moot with no sanctions ordered.

The order to show cause is ORDERED DISCHARGED AS MOOT for reasons stated in the minutes.

The court will issue an order.

**Final Ruling**

The motion has been set for hearing on 28-days notice. Local Bankruptcy Rule 9014-1(f)(1). The failure of the respondent and other parties in interest to file written opposition at least 14 days prior to the hearing as required by Local Bankruptcy Rule 9014-1(f)(1)(B) is considered to be the equivalent of a statement of nonopposition. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). No opposition was filed. The matter will be resolved without oral argument. No appearance at the hearing is required.

The court's decision is to deny without prejudice the motion to dismiss case.

The Chapter 13 Trustee moves to dismiss case on grounds that Debtor has failed to file any motion to approve the sale of his residence. The sale of Debtor's real property is required under the terms of the confirmed plan filed July 23, 2025, which states that proceeds from the sale shall pay in full all liens secured by the property by month 8 of the plan. Trustee states that this is an unreasonable delay by the Debtor that is prejudicial to creditors, 11 U.S.C. § 1307(c)(1), and a material default by the Debtor with respect to a term of a confirmed plan, § 1307(c)(6).

Debtor filed a response stating that he has received an offer to purchase his home. Debtor presented the potential buyer with a counter-offer that is currently being considered. Debtor states that he will file a motion for approval of the sale should the counter-offer be accepted.

Based on the aforementioned, cause does not exist to dismiss this case. The motion is denied without prejudice and the case is not dismissed.

The motion is ORDERED DENIED WITHOUT PREJUDICE for reasons stated in the minutes.

The court will issue an order.

**Final Ruling**

The motion has been set for hearing on 28-days notice. Local Bankruptcy Rule 9014-1(f)(1). The failure of the respondent and other parties in interest to file written opposition at least 14 days prior to the hearing as required by Local Bankruptcy Rule 9014-1(f)(1)(B) is considered to be the equivalent of a statement of nonopposition. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). No opposition was filed. The matter will be resolved without oral argument. No appearance at the hearing is required.

The court's decision is to deny without prejudice the motion to dismiss case.

The Chapter 13 Trustee moves to dismiss case on grounds that Debtor is delinquent \$950.00 in plan payments with two payments of \$475.00 each coming due prior to the hearing date on this matter.

Debtor is now current on plan payments.

Cause does not exist to dismiss this case. The motion is denied without prejudice and the case is not dismissed.

The motion is ORDERED DENIED WITHOUT PREJUDICE for reasons stated in the minutes.

The court will issue an order.

**Final Ruling**

The motion has been set for hearing on 28-days notice. Local Bankruptcy Rule 9014-1(f)(1). The failure of the respondent and other parties in interest to file written opposition at least 14 days prior to the hearing as required by Local Bankruptcy Rule 9014-1(f)(1)(B) is considered to be the equivalent of a statement of nonopposition. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). Opposition was filed.

The court has determined that oral argument will not assist in the decision-making process or resolution of the motion. See Local Bankr. R. 9014-1(h), 1001-1(f). This matter will therefore be decided on the papers.

The court's decision is to continue the matter to February 24, 2026, at 1:00 p.m.

As of January 20, 2026, Debtor remains delinquent \$1,200.00 with a payment due January 25, 2026. The Chapter 13 Trustee states that it does not oppose one continuance due to Debtor's modest means.

Therefore, this matter is continued to February 24, 2026, at 1:00 p.m.

The motion is ORDERED CONTINUED to February 24, 2026 at 1:00 p.m. for reasons stated in the minutes.

The court will issue an order.

31. 25-26217-B-13 MARQUES/LEILA MORGAN  
Robert W. Fong

CONTINUED OBJECTION TO  
CONFIRMATION OF PLAN BY  
JPMORGAN CHASE BANK, NATIONAL  
ASSOCIATION  
12-1-25 [16]

**Final Ruling**

This matter was continued from January 20, 2026, to allow any party in interest to file a response by 5:00 p.m. Friday, January 23, 2026.

Debtors timely filed a response on January 23, 2026, stating that they are current on their ongoing mortgage payment to creditor JPMorgan Chase Bank, National Association ("Creditor") and that the cited delinquency of \$722.79 is actually a "projected escrow shortage."

Problematic for Debtors is that Section 502(a) provides that a claim supported by a proof of claim is allowed unless a party in interest objects. See 11 U.S.C. § 502(a). Once an objection has been filed, the court may determine the amount of the claim after a noticed hearing. See 11 U.S.C. § 502(b). The party objecting to a proof of claim has the burden of presenting substantial factual basis to overcome the *prima facie* validity of a proof of claim and the evidence must be of probative force equal to that of the creditor's proof of claim. *Wright v. Holm (In re Holm)*, 931 F.2d 620, 623 (9th Cir. 1991); see also *United Student Funds, Inc. v. Wylie (In re Wylie)*, 349 B.R. 204, 210 (B.A.P. 9th Cir. 2006). Moreover, "[a] mere assertion that the proof of claim is not valid or that the debt is not owed is not sufficient to overcome the presumptive validity of the proof of claim." Local Bankr. R. 3007-1(a).

Debtors have not filed any objection to the claim with a noticed hearing. Therefore, Claim 4-1 is deemed allowed at this time.

Given the aforementioned, the court's conditional ruling at dkt. 27, sustaining the objection, shall become the court's final decision. The continued hearing on January 27, 2026, at 1:00 p.m. is vacated.

The objection is ORDERED SUSTAINED for reasons stated in the minutes.

The court will issue an order.

32. 25-26319-B-13 BAREA FAWAZ  
LGT-1 Matthew J. DeCaminada

CONTINUED OBJECTION TO  
CONFIRMATION OF PLAN BY LILIAN  
G. TSANG  
12-23-25 [12]

**Final Ruling**

This matter was continued from January 20, 2026, to allow any party in interest to file a response by 5:00 p.m. Friday, January 23, 2026. Although a response was not filed, Debtor filed an amended plan with the confirmation hearing set for March 3, 2026. Therefore, the objection to confirmation is overruled as moot.

The court's conditional ruling at dkt. 25 and the continued hearing on January 27, 2026, at 1:00 p.m. are vacated. The objection to confirmation is overruled as moot.

The objection is ORDERED OVERRULED AS MOOT for reasons stated in the minutes.

The court will issue an order.

33. 25-26228-B-13 DYNSE HORACE AND  
LGT-1 LAWRENCE WILLIAMS  
Harry D. Roth

CONTINUED OBJECTION TO  
CONFIRMATION OF PLAN BY LILIAN  
G. TSANG  
12-19-25 [21]

**Final Ruling**

This matter was continued from January 20, 2026, to allow any party in interest to file a response by 5:00 p.m. Friday, January 23, 2026. Nothing was filed. Therefore, the court's conditional ruling at dkt. 27, sustaining the objection, shall become the court's final decision. The continued hearing on January 27, 2026, at 1:00 p.m. is vacated.

The objection is ORDERED SUSTAINED for reasons stated in the minutes.

The court will issue an order.

34. 25-26769-B-13 KATHERINE THOMPSON  
WW-1 Mark A. Wolff

CONTINUED MOTION TO VALUE  
COLLATERAL OF LENDMARK  
FINANCIAL SERVICES LLC  
1-5-26 [14]

**Final Ruling**

This matter was continued from January 20, 2026, to allow any party in interest to file an opposition or response by 5:00 p.m. Friday, January 23, 2026. Nothing was filed. Therefore, the court's conditional ruling at dkt. 19, granting the motion, shall become the court's final decision. The continued hearing on January 27, 2026, at 1:00 p.m. is vacated.

The motion is ORDERED GRANTED for reasons stated in the minutes.

The court will issue an order.

35. 25-26279-B-13 JOSE/ESMERALDA NIEVES  
NLG-1 Thomas L. Amberg

CONTINUED OBJECTION TO  
CONFIRMATION OF PLAN BY  
CARRINGTON MORTGAGE SERVICES,  
LLC  
12-18-25 [13]

**Final Ruling**

The objection was properly filed at least 14 days prior to the hearing on the motion to confirm a plan. See Local Bankr. R. 3015-1(c)(4) & (d)(1) and 9014-1(f)(2). Parties in interest may, at least 7 days prior to the date of the hearing, serve and file with the court a written reply to any written opposition. Local Bankr. R. 9014-1(f)(1)(C). A written reply has been filed to the objection.

All objections have been resolved and the court has determined that oral argument is not necessary. See Local Bankr. R. 1001-1(f), 9014-1(h). This matter will be decided on the papers. No appearance at the hearing is necessary.

The court's decision is to overrule the objection and confirm the plan.

A status report was filed on January 23, 2026, stating that creditor Carrington Mortgage Services, LLC and Debtors have resolved the creditor's objection. Creditor and Debtors have submitted an order confirming plan to the Chapter 13 Trustee, which Debtors state the court should receive shortly.

Given the aforementioned, the plan complies with 11 U.S.C. §§ 1322 and 1325(a). The objection is overruled and the plan filed November 8, 2025, is confirmed.

The objection is ORDERED OVERRULED for reasons stated in the minutes.

IT IS FURTHER ORDERED that the plan is CONFIRMED for reasons stated in the minutes. An appropriate order confirming the Chapter 13 plan shall be prepared consistent with the current practice of the Chapter 13 Trustee assigned to the case and the proposed order shall be submitted to the court.

The court will issue an order.

36. 25-26180-B-13 WALTER/NORA MENDEZ  
JCW-1 Kathleen H. Crist

CONTINUED OBJECTION TO  
CONFIRMATION OF PLAN BY AIS  
PORTFOLIO SERVICES, LLC  
12-8-25 [[19](#)]

**Final Ruling**

This matter was continued from January 20, 2026, to allow any party in interest to file a response by 5:00 p.m. Friday, January 23, 2026. Nothing was filed. Therefore, the court's conditional ruling at dkt. 37, sustaining the objection, shall become the court's final decision. The continued hearing on January 27, 2026, at 1:00 p.m. is vacated.

The objection is ORDERED SUSTAINED for reasons stated in the minutes.

The court will issue an order.

37. 25-26088-B-13 CARLOS GALVAN  
LGT-1 Julius J. Cherry

CONTINUED OBJECTION TO  
CONFIRMATION OF PLAN BY LILIAN  
G. TSANG  
12-23-25 [12]

**Final Ruling**

This matter was continued from January 20, 2026, to allow any party in interest to file a response by 5:00 p.m. Friday, January 23, 2026. Debtor timely filed a response stating that he will increase his plan payment by \$749.00 when his retirement loans are paid off. Debtor also states that he will be contributing to an employer-sponsored pension plan and that this contribution will lower his disposable income, such that his monthly payment will remain the same until his retirement loans are paid off.

While Debtor states that an amended Schedule I is filed as an exhibit to his response, amended schedules must be filed as a separate docketed item.

Provided that Debtor files amended Schedule I by 5:00 p.m. Wednesday, January 28, 2026, the objection to confirmation will be overruled. The court's conditional ruling at dkt. 15 and the continued hearing on January 27, 2026, at 1:00 p.m. are vacated. The objection to confirmation is overruled.

The objection is ORDERED OVERRULED for reasons stated in the minutes.

The court will issue an order.