

UNITED STATES BANKRUPTCY COURT Eastern District of California Honorable Jennifer E. Niemann Hearing Date: Thursday, February 15, 2024 Department A - Courtroom #11 Fresno, California

Unless otherwise ordered, all hearings before Judge Niemann are simultaneously: (1) IN PERSON in 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.

To appear via zoom gov video or zoom gov telephone for law and motion or status conference proceedings, you must comply with the following new guidelines and procedures:

- 1. Review the Pre-Hearing Dispositions prior to appearing at the hearing.
- 2. Review the court's **Zoom Policies and Procedures** for these and additional instructions.
- 3. Parties appearing through CourtCall are encouraged to review the CourtCall Appearance Information.

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Unauthorized Recording is Prohibited: Any recording of a court proceeding held by video or teleconference, including "screenshots" 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. $\frac{23-11824}{TAA-1}$ IN RE: DARIN/YVETTE CIOTTI

MOTION TO CONFIRM PLAN 1-11-2024 [44]

YVETTE CIOTTI/MV KEVIN TANG/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)(1). 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.

2. $\frac{23-12737}{LGT-1}$ -A-13 IN RE: MAYRA RIVERA

OBJECTION TO CONFIRMATION OF PLAN BY TRUSTEE LILIAN G. TSANG 1-25-2024 [21]

JERRY LOWE/ATTY. FOR DBT. RESPONSIVE PLEADING WITHDRAWN

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

DISPOSITION: Dropped from calendar.

NO ORDER REQUIRED.

Trustee withdrew the objection to confirmation on February 5, 2024. Doc. #28.

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3. $\underline{24-10140}$ -A-13 IN RE: BERNARDO DECENA PIZANO PBB-1

MOTION TO EXTEND AUTOMATIC STAY 1-25-2024 [8]

BERNARDO DECENA PIZANO/MV PETER BUNTING/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 after the

hearing.

This motion was filed and served on at least 14 days' notice prior to the hearing date pursuant to Local Rule of Practice ("LBR") 9014-1(f)(2) and will proceed as scheduled. Unless opposition is presented at the hearing, the court intends to enter the respondents' defaults and grant the motion. 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.

Debtor Bernardo Decena Pizano ("Debtor"), the debtor in this chapter 13 case, moves the court for an order extending the automatic stay pursuant to 11 U.S.C. § 362(c)(3)(B). Doc. #8.

Debtor had a chapter 13 case pending within the preceding one-year period that was dismissed, Case No. 23-12324 (Bankr. E.D. Cal.) (the "Prior Case"). The Prior Case was filed on October 18, 2023 and dismissed at Debtor's request on January 2, 2024. Decl. of Bernardo Decena Pizano, Doc. #11. Under 11 U.S.C. § 362(c)(3)(A), if a debtor had a bankruptcy case pending within the preceding one-year period that was dismissed, then the automatic stay with respect to any action taken with respect to a debt or property securing such debt or with respect to any lease shall terminate with respect to the debtor on the 30th day after the filing of the current case. Debtor filed this case on January 23, 2024. Petition, Doc. #1. The automatic stay will terminate in the present case on February 22, 2024.

Section 362(c)(3)(B) allows the court to extend the stay "to any or all creditors (subject to such conditions or limitations as the court may then impose) after notice and a hearing completed before the expiration of the 30-day period only if the party in interest demonstrates that the filing of the later case is in good faith as to the creditors to be stayed[.]" 11 U.S.C. § 362(c)(3)(B).

Section 362(c)(3)(C)(i) creates a presumption that the case was filed not in good faith if the debtor: (1) filed more than one prior case in the preceding year; (2) failed to file or amend the petition or other documents without substantial excuse, provide adequate protection as ordered by the court, or perform the terms of a confirmed plan; or (3) has not had a substantial change in his or her financial or personal affairs since the dismissal, or there is no other reason to believe that the current case will result in a discharge or fully performed plan. 11 U.S.C. § 362(c)(3)(C)(i).

The presumption of bad faith may be rebutted by clear and convincing evidence. 11 U.S.C. § 362(c)(3)(C). Under the clear and convincing standard, the evidence presented by the movant must "place in the ultimate factfinder an abiding conviction that the truth of its factual contentions are 'highly probable.' Factual contentions are highly probable if the evidence offered in support of them instantly tilt[s] the evidentiary scales in the affirmative when weighed against the evidence offered in opposition." Emmert v. Taggart (In re Taggart), 548 B.R. 275, 288 n.11 (B.A.P. 9th Cir. 2016) (citations omitted) vacated and remanded on other grounds by Taggart v. Lorenzen, 139 S. Ct. 1795 (2019).

In this case, the presumption of bad faith arises only if Debtor has not had a substantial change in his financial or personal affairs since dismissal of the Prior Case. In support of this motion to extend the automatic stay, Debtor declares that the instant case was filed to prevent a foreclosure sale on the real property that was scheduled for January 24, 2024. Pizano Decl., Doc. #11. Debtor fell behind in the plan payments for the Prior Case because Debtor was placed on medical leave shortly before filing the Prior Case and there was a delay in Debtor obtaining disability payments due to an error on the form. Id. By the time Debtor began receiving his disability payments, Debtor was in default with his plan payments and could not catch up. Id.

Debtor has now returned to work and believes he can make the payments required under his current plan. Debtor filed a proposed plan on January 23, 2024. Doc. #3. Debtor's Schedules I and J filed in this case list monthly income of \$4,415.97 and expenses of \$2,040.00, resulting in monthly net income of \$2,375.97 of which Debtor proposes to apply \$2,375.00 to plan payments in this case. Schedules I and J, Doc. #1; Chapter 13 plan, Doc. #3.

The court finds that Debtor having returned to work and no longer being on medical leave constitute a substantial change in Debtor's financial affairs since the voluntary dismissal of the Prior Case. Further, there is reason to conclude that this case will result in a confirmed plan that will be fully performed.

Accordingly, the court is inclined to GRANT the motion and extend the automatic stay for all purposes only as to those parties named in Debtor's motion (Doc. #8), unless terminated by further order of the court. If opposition is presented at the hearing, the court will consider the opposition and whether a further hearing is necessary.

4. $\underbrace{24-10159}_{DCJ-1}$ -A-13 IN RE: THOMAS TRUAX

MOTION TO EXTEND AUTOMATIC STAY 1-30-2024 [11]

THOMAS TRUAX/MV DAVID JOHNSTON/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 after the

hearing.

This motion was filed and served on at least 14 days' notice prior to the hearing date pursuant to Local Rule of Practice ("LBR") 9014-1(f)(2) and will proceed as scheduled. Unless opposition is presented at the hearing, the court intends to enter the respondents' defaults and grant the motion. 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.

As an informative matter, the movant did not attach a copy of the Clerk of the Court's matrix of creditors who have filed a Request for Special Notice applicable to this case with the court's mandatory Certificate of Service form (Doc. #14) filed in connection with the motion. Instead of using a copy of the Request for Special Notice List as required when service is made on parties who request special notice by U.S. Mail under Rule 5 and Rules 7005, 9036 Service, the movant attached a list of names and addresses served that was generated through PACER. In the future, the movant should attach a copy of the Clerk of the Court's matrix of creditors who have filed a Request for Special Notice applicable to this case instead of another generated list of names and addresses served. That list can be generated by using the following link on the court's website: https://www.caeb.uscourts.gov/RequestForSpecialNotice.

Debtor Thomas P. Truax ("Debtor"), the debtor in this chapter 13 case, moves the court for an order extending the automatic stay pursuant to 11 U.S.C. § 362(c)(3)(B). Doc. #11.

Debtor had a chapter 13 case pending within the preceding one-year period that was dismissed, Case No. 23-12796 (Bankr. E.D. Cal.) (the "Prior Case"). The Prior Case was filed on December 15, 2023 and dismissed on January 16, 2024 for the failure to file missing documents timely. Decl. of David C. Johnston, Doc. #13. Under 11 U.S.C. § 362(c)(3)(A), if a debtor had a bankruptcy case pending within the preceding one-year period that was dismissed, then the automatic stay with respect to any action taken with respect to a debt or property securing such debt or with respect to any lease shall terminate with respect to the debtor on the 30th day after the filing of the current case. Debtor filed this case on January 24, 2024. Petition, Doc. #1. The automatic stay will terminate in the present case on February 23, 2024.

Section 362(c)(3)(B) allows the court to extend the stay "to any or all creditors (subject to such conditions or limitations as the court may then impose) after notice and a hearing completed before the expiration of the 30-day period only if the party in interest demonstrates that the filing of the later case is in good faith as to the creditors to be stayed[.]" 11 U.S.C. § 362(c)(3)(B).

Section 362(c)(3)(C)(i) creates a presumption that the case was filed not in good faith if the debtor: (1) filed more than one prior case in the preceding year; (2) failed to file or amend the petition or other documents without substantial excuse, provide adequate protection as ordered by the court, or perform the terms of a confirmed plan; or (3) has not had a substantial change in his or her financial or personal affairs since the dismissal, or there is no other reason to believe that the current case will result in a discharge or fully performed plan. 11 U.S.C. § 362(c)(3)(C)(i).

The presumption of bad faith may be rebutted by clear and convincing evidence. 11 U.S.C. § 362(c)(3)(C). Under the clear and convincing standard, the evidence presented by the movant must "place in the ultimate factfinder an abiding conviction that the truth of its factual contentions are 'highly probable.' Factual contentions are highly probable if the evidence offered in support of them instantly tilt[s] the evidentiary scales in the affirmative when weighed

against the evidence offered in opposition." Emmert v. Taggart (In re Taggart), 548 B.R. 275, 288 n.11 (B.A.P. 9th Cir. 2016) (citations omitted) vacated and remanded on other grounds by Taggart v. Lorenzen, 139 S. Ct. 1795 (2019).

In this case, the presumption of bad faith arises only if Debtor failed to file documents in the Prior Case without substantial excuse. In support of this motion to extend the automatic stay, Debtor's counsel declares that Debtor's Prior Case and present case were filed to deal with substantial business debts, most of which were incurred without Debtor's knowledge by a relative who has since passed away as well as to deal with substantial tax obligations. Johnston Decl., Doc. #11. The Prior Case was dismissed because certain "new case" documents were not filed timely. Id. Those documents were not filed timely because Debtor's counsel was preoccupied with a serious medical condition of counsel's wife. Id. A review of the court docket in this case shows that all required documents have been filed in this case. Doc. ##7, 17-19.

The court finds that Debtor has shown substantial excuse in failing to file missing documents timely in the Prior Case and the filing of all required documents in this case rebuts the presumption of bad faith by clear and convincing evidence.

Accordingly, the court is inclined to GRANT the motion and extend the automatic stay for all purposes only as to those parties named in Debtor's motion (Doc. #11), unless terminated by further order of the court. If opposition is presented at the hearing, the court will consider the opposition and whether a further hearing is necessary.

5. $\underbrace{23-10978}_{KMM-1}$ -A-13 IN RE: ARTHUR MARTINEZ

MOTION FOR RELIEF FROM AUTOMATIC STAY 12-18-2023 [39]

TOYOTA MOTOR CREDIT CORPORATION/MV TIMOTHY SPRINGER/ATTY. FOR DBT. KIRSTEN MARTINEZ/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.

This motion was set for hearing on at least 28 days' notice prior to the hearing date as required by Local Rule of Practice ("LBR") 9014-1(f)(1). The failure of 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 abovementioned 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 movant make a *prima facie* showing that they are entitled to the relief sought, which the movant has done here.

As an informative matter, the address for the chapter 13 trustee in the second amended notice of hearing to which any opposition should be sent is inaccurate. That notice of hearing is dated January 4, 2024, and the name and address for the chapter 13 trustee is: Michael H. Meyer, P.O. Box 28950, Fresno, CA 93729. Doc. #52. However, Mr. Meyer retired as the chapter 13 trustee as of December 31, 2023. Doc. #50. The name and address of the successor chapter 13 trustee is: Lilian G. Tsang, P.O. Box 3051, Modesto, CA 95353-3051, and that should have been the name and address used in the second amended notice of hearing. The second amended notice of hearing also should have been served on Lilian G. Tsang instead of Micheal H. Meyer. Doc. #53.

The movant, Toyota Motor Credit Corporation ("Movant"), seeks relief from the automatic stay under 11 U.S.C. § 362(d)(1) with respect to a 2016 Nissan Altima, VIN: 1N4AL3AP3GN390300 (the "Vehicle"). Doc. #39. According to the debtor's confirmed chapter 13 plan, the car belongs to the debtor's daughter and the debtor's daughter makes all car payments. Plan, Doc. #30; Order, Doc. #33.

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." <u>In re Mac Donald</u>, 755 F.2d 715, 717 (9th Cir. 1985).

After review of the included evidence, the court finds that "cause" exists to lift the stay because Movant has produced evidence that the loan is delinquent by at least three complete post-petition payments. Decl. of Debra Knight, Doc. #41.

Accordingly, the motion will be granted pursuant to 11 U.S.C. § 362(d)(1) to permit Movant to gain immediate possession of the Vehicle pursuant to applicable law. No other relief is awarded.

The 14-day stay of Fed. R. Bankr. P. 4001(a)(3) will be ordered waived because the loan is delinquent by at least three post-petition payments and the Vehicle is a depreciating asset.

6. $\frac{22-10438}{FW-2}$ -A-13 IN RE: DEBBI CHACON

MOTION TO APPROVE LOAN MODIFICATION AND/OR MOTION AUTHORIZING RECORDING OF DEED OF TRUST $2-9-2024 \quad [47]$

DEBBI CHACON/MV PETER FEAR/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 Moving Party shall submit a proposed

order after the hearing.

On February 12, 2024, the court granted the debtor's ex parte application for an order shortening time to hear the debtor's motion to approve a loan modification and authorize the recording of a deed of trust. Order, Doc. #53. This motion was set for hearing on February 15, 2024 at 9:30 a.m. pursuant to Local Rule of Practice ("LBR") 9014-1(f)(3). Unless opposition is presented at the hearing, the court intends to enter the respondents' defaults and grant the motion. 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.

Debbi Correen Chacon ("Debtor"), the chapter 13 debtor in this case, moves the court for an order authorizing Debtor to modify her existing mortgage. Doc. #47. Debtor seeks to modify the mortgage on her primary residence located at 5476 East Hampton Way, Fresno, CA 93727 ("Residence"). Id. Debtor is in arrears on her current mortgage on the Residence due to a decrease in Debtor's income from a food truck and catering business operated by Debtor. Decl. of Debbi Correen Chacon, Doc. #49. Debtor has shifted her focus from the food truck side of the business to the catering side and has reduced expenses for other employees. Id. Debtor believes the food truck and catering business will be able to pay Debtor's salary in full in the future. Id.

The modification will provide for \$10,088.35 in arrearage to be paid through an interest-free note in favor of the Secretary of the U.S. Department of Housing and Urban Development that will be paid at the end of the mortgage term ("Note"). Chacon Decl., Doc. #49. To secure the Note, Debtor's lender has requested Debtor sign a subordinate deed of trust on the Residence. Id. After the modification, Debtor will be current on her mortgage with the next payment due on March 1, 2024. Id. Debtor will make all of her mortgage payments in class 4 under her plan. Motion, Doc. #47. The monthly payment will not exceed \$2,000 and will be paid outside of Debtor's chapter 13 plan. Ex. A, Doc. #50; Chacon Decl., Doc. #49. Debtor believes that if the mortgage modification is not approved, the Residence will be foreclosed and the subsequent moving and rent expenses would exceed Debtor's ongoing monthly mortgage payment and jeopardize Debtor's chapter 13 plan payments. Chacon Decl., Doc. #49.

LBR 3015-1(h)(1)(E) provides that "if the debtor wishes to incur new debt . . . on terms and conditions not authorized by [LBR 3015-1(h)(1)(A) through (D)], the debtor shall file the appropriate motion, serve it on the trustee, those creditors who are entitled to notice, and all persons requesting notice, and set the hearing on the Court's calendar with the notice required by Fed. R. Bankr. P. 2002 and LBR 9014-1."

The motion was served and noticed properly pursuant to the order shortening time. Opposition may be presented at the hearing. There is no indication that Debtor is not current on her chapter 13 plan payments or that the chapter 13 plan is in default. Debtor's amended Schedules I and J filed on February 9, 2024 demonstrate an ability to pay future plan payments, projected living expenses, and the modified debt. The Note is a single loan incurred only to bring the existing debt encumbering Debtor's Residence current and is due at the end of the mortgage term. The only security for the Note will be Debtor's Residence.

Accordingly, subject to opposition raised at the hearing, this motion is GRANTED. Debtor is authorized, but not required, to modify the existing mortgage in a manner consistent with the motion.

1. $\frac{19-11628}{19-1081}$ -A-12 IN RE: MIKAL JONES

CONTINUED STATUS CONFERENCE RE: COMPLAINT 6-28-2019 [1]

DILDAY ET AL V. JONES RILEY WALTER/ATTY. FOR PL. RESPONSIVE PLEADING

NO RULING.

2. $\frac{20-10945}{20-1041}$ -A-12 IN RE: AJITPAL SINGH AND JATINDERJEET SIHOTA

PRE-TRIAL CONFERENCE RE: COMPLAINT 6-26-2020 [1]

SIHOTA ET AL V. SINGH ET AL PETER SAUER/ATTY. FOR PL.

NO RULING.

3. $\frac{20-10945}{22-1023}$ -A-12 IN RE: AJITPAL SINGH AND JATINDERJEET SIHOTA

CONTINUED STATUS CONFERENCE RE: COMPLAINT 10-5-2022 [1]

BANK OF AMERICA, N.A. V. MEYER ET AL ELEANOR ROMAN/ATTY. FOR PL. RESPONSIVE PLEADING

NO RULING.

4. $\frac{12-11245}{23-1046}$ -A-7 IN RE: MICHAEL/DEBORAH PETRINI

CONTINUED STATUS CONFERENCE RE: COMPLAINT 11-2-2023 [$\underline{1}$]

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

NO RULING.

5. $\frac{16-14564}{23-1055}$ CAE-1 IN RE: FRANK/REBECCA MARTINEZ

STATUS CONFERENCE RE: COMPLAINT 12-20-2023 [1]

MARTINEZ ET AL V. SOLARCITY FINANCE COMPANY, LLC ET AL GABRIEL WADDELL/ATTY. FOR PL.

NO RULING.

6. $\frac{11-18268}{23-1045}$ -A-7 IN RE: GREGORY/ELIZABETH PETRINI

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

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

NO RULING.

7. $\frac{20-10569}{20-1042}$ -A-12 IN RE: BHAJAN SINGH AND BALVINDER KAUR

CONTINUED PRE-TRIAL CONFERENCE RE: COMPLAINT 6-26-2020 [1]

SIHOTA ET AL V. SINGH ET AL LENDEN WEBB/ATTY. FOR PL. RESPONSIVE PLEADING

NO RULING.

8. $\frac{20-10569}{22-1022}$ -A-12 IN RE: BHAJAN SINGH AND BALVINDER KAUR

CONTINUED STATUS CONFERENCE RE: COMPLAINT 10-5-2022 [1]

BANK OF AMERICA, N.A. V. MEYER ET AL ELEANOR ROMAN/ATTY. FOR PL. RESPONSIVE PLEADING

NO RULING.