



UNITED STATES BANKRUPTCY COURT
Eastern District of California
Honorable Jennifer E. Niemann
Hearing Date: Thursday, March 5, 2026
Department A - Courtroom #11
Fresno, California

Unless otherwise ordered, all matters before the Honorable Jennifer E. Niemann shall be simultaneously: (1) **In Person** at Courtroom #11, (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.

9:30 AM

1. [25-13604](#)-A-13 **IN RE: OLGA WRIGHT**
[LGT-1](#)

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

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

NO RULING.

2. [26-10011](#)-A-13 **IN RE: JAMES/JENNIFER BOWERS**
[LGT-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY TRUSTEE LILIAN G. TSANG
2-17-2026 [[19](#)]

ROBERT WILLIAMS/ATTY. FOR DBT.

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

DISPOSITION: Continued to April 16, 2026 at 9:30 a.m.

ORDER: The court will issue an order.

James Henry Bowers and Jennifer Suzanne Bowers (together, "Debtors") filed a voluntary petition under chapter 13 on January 4, 2026 along with a chapter 13 plan ("Plan") on January 19, 2026. Doc. #1, 12. The chapter 13 trustee ("Trustee") objects to confirmation of the Plan because Debtors have not filed tax returns for 2024. Doc. #19.

This objection will be continued to April 16, 2026. Unless this case is voluntarily converted to chapter 7, dismissed, or Trustee's objection to confirmation is withdrawn, Debtors shall file and serve a written response no later than April 2, 2026. The response shall specifically address each issue raised in the objection to confirmation, state whether the issue is disputed or undisputed, and include admissible evidence to support Debtors' position. Trustee shall file and serve a reply, if any, by April 9, 2026.

If Debtors elect 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 April 9, 2026. If Debtors do not timely file a modified plan or a written response, this objection to confirmation will be sustained on the grounds stated in Trustee's objection without a further hearing.

3. [26-10011](#)-A-13 **IN RE: JAMES/JENNIFER BOWERS**
[RMP-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY REAL TIME RESOLUTIONS, INC.
2-17-2026 [[23](#)]

REAL TIME RESOLUTIONS, INC./MV
ROBERT WILLIAMS/ATTY. FOR DBT.
RENEE PARKER/ATTY. FOR MV.

TENTATIVE RULING: This matter will proceed as scheduled.

DISPOSITION: Overruled.

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 overrule 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.

As a procedural matter, the exhibits filed in connection with this objection do not comply with LBR 9004-2(c)(1) and (d)(1), which require declarations and exhibits to be filed as separate documents. Here, the declaration was filed as a single document that included the objecting party's exhibits. Doc. #26.

James Henry Bowers and Jennifer Suzanne Bowers (together, "Debtors") filed a voluntary petition under chapter 13 on January 4, 2026 along with a chapter 13 plan ("Plan") on January 19, 2026. Doc. #1, 12. Real Time Resolutions, Inc. as agent for National Bear Hill Trust ("Creditor"), objects to confirmation of the Plan because Debtors' Plan does not provide adequate protection payments for Creditor's claim. Doc. #23. Specifically, Creditor asserts that it holds a junior deed of trust on Debtors' residence, and the underlying debt fully matured prior to Debtors filing this chapter 13 bankruptcy case. Doc. #25. Creditor seeks to be treated as a creditor in Class 2A of the Plan. Id.

Bankruptcy Code § 1325(a)(5) permits confirmation of a chapter 13 plan so long as provisions are made "with respect to each allowed secured claim provided for by the plan." 11 U.S.C. § 1325(a)(5). However, a chapter 13 plan need not "provide for" a secured claim. See Shook v. CBIC (In re Shook), 278 B.R. 815, 826-27 (B.A.P. 9th Cir. 2002). Here, secured claims not listed in Class 1, 2, 3 or 4 are not provided for by the Plan. While this may be cause to terminate the automatic stay, such relief must be separately requested by the claim holder. Plan at ¶3.11(b), Doc. #12. Because Debtors are not required to provide for Creditor in their Plan, Creditor's objection to confirmation is overruled.

Accordingly, the objection will be OVERRULED.

4. [26-10015](#)-A-13 **IN RE: CARLOS/ERNESTINA ORTEGA**
[LGT-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
2-11-2026 [[15](#)]

LILIAN TSANG/MV
T. O'TOOLE/ATTY. FOR DBT.
WITHDRAWN

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

DISPOSITION: Dropped from calendar.

NO ORDER REQUIRED.

Movant withdrew the objection to confirmation on February 17, 2026. Doc. #20.

5. [25-13930](#)-A-13 **IN RE: MINERVA MARTINEZ**
[LGT-1](#)

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
1-2-2026 [[12](#)]

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

NO RULING.

There is a discrepancy on the docket regarding the status of the debtor's § 341 meeting of creditors. The docket states both that (i) the debtor's § 341 meeting of creditors was adjourned on 2/10/26 and was concluded as to the debtor, and (ii) the meeting of creditors was continued to 3/26/26. See court docket entered on February 10, 2026. The chapter 13 trustee should be prepared at the hearing to clarify for the court the actual status of the debtor's § 341 meeting of creditors.

6. [24-10938](#)-A-13 **IN RE: RANDEL/CARRIE ROQUE**
[RSW-1](#)

MOTION TO MODIFY PLAN
1-29-2026 [[53](#)]

CARRIE ROQUE/MV
ROBERT WILLIAMS/ATTY. FOR DBT.

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

DISPOSITION: Granted.

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

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.

7. [25-13838](#)-A-13 **IN RE: LILLIANA AVALOS**
[LGT-1](#)

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
12-31-2025 [[16](#)]

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

TENTATIVE RULING: This matter will proceed as scheduled.

DISPOSITION: Continue to April 2, 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 objection to confirmation of plan will be continued to April 2, 2026 at 9:30 a.m. to be heard with the debtor's motion to value collateral (PLG-1), also set for hearing on that date and time. Doc. ##26-30.

8. [25-14046](#)-A-13 **IN RE: MISAEL/KARLA LEDEZMA**
[SLL-1](#)

MOTION TO CONFIRM PLAN
1-26-2026 [[16](#)]

KARLA LEDEZMA/MV
STEPHEN LABIAK/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.

9. [25-14347](#)-A-13 **IN RE: RYAN/AMANDA CRAIN**
[LGT-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
2-17-2026 [\[15\]](#)

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

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

DISPOSITION: Overruled as moot.

ORDER: The court will issue an order.

This objection to confirmation is OVERRULED AS MOOT. The debtors filed a first amended plan on March 2, 2026 (SLL-1, Doc. #28), with a motion to confirm the modified plan set for hearing on April 16, 2026 at 9:30 a.m. Doc. ##24-29.

10. [25-14060](#)-A-13 **IN RE: KATHRYN MILLER**
[LGT-2](#)

MOTION TO DISMISS CASE
1-26-2026 [\[33\]](#)

LILIAN TSANG/MV

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

DISPOSITION: Granted.

ORDER: The court will issue an order.

Unless the trustee's motion is withdrawn before the hearing, the motion will be granted without oral argument for cause shown.

This motion was set for hearing on at least 28 days' notice prior to the hearing date pursuant to Local Rule of Practice ("LBR") 9014-1(f)(1). The failure of the debtor 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 default of the debtor is 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 Systems, 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.

Here, the chapter 13 trustee ("Trustee") asks the court to dismiss this case under 11 U.S.C. § 1307(c)(1) and (c)(4) for unreasonable delay by the debtor that is prejudicial to creditors. Doc. #33. Specifically, Trustee asks the court to dismiss this case for the debtor's failure to: (1) appear at the scheduled § 341 meeting of creditors; (2) provide Trustee with required documents; and (3) commence making payments due under the plan. As of January 26, 2026, plan payments are delinquent in the amount of \$2,200.00. While this motion is pending, further plan payments will come due. In addition to the delinquency amount, the debtor must also make the monthly plan payment of \$2,200.00 for February 25, 2026. Doc. #33. The debtor did not oppose.

Under 11 U.S.C. § 1307(c), the court may convert or dismiss a case, whichever is in the best interests of creditors and the estate, for cause. "A debtor's unjustified failure to expeditiously accomplish any task required either to propose or to confirm a chapter 13 plan may constitute cause for dismissal under § 1307(c)(1)." Ellsworth v. Lifescape Med. Assocs., P.C. (In re Ellsworth), 455 B.R. 904, 915 (B.A.P. 9th Cir. 2011). There is "cause" for dismissal under 11 U.S.C. § 1307(c)(1) for unreasonable delay by the debtor that is prejudicial to creditors because the debtor failed to appear at the scheduled § 341 meeting of creditors and failed to provide Trustee with all of the documentation required by 11 U.S.C. § 521(a)(3) and (4). Cause also exists under 11 U.S.C. § 1307(c)(4) to dismiss this case as the debtor has failed to make all payments due under the plan.

A review of the debtor's Schedules A/B, C and D shows that there is no equity in the debtor's assets beyond secured claims and claimed exemptions. Doc. ##13, 14. Because there is no non-exempt equity in the debtor's assets to be realized for the benefit of the estate, dismissal, rather than conversion to chapter 7, is in the best interests of creditors and the estate.

Accordingly, the motion is GRANTED, and the case dismissed.

MOTION TO DISMISS CASE
1-28-2026 [27]

RICHARD ROSSNER/MV

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

DISPOSITION: Granted.

ORDER: The court will issue an order.

Unless the trustee's motion is withdrawn before the hearing, the motion will be granted without oral argument for cause shown.

This motion was set for hearing on at least 28 days' notice prior to the hearing date pursuant to Local Rule of Practice ("LBR") 9014-1(f)(1). The failure of the debtor 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 default of the debtor is 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 Systems, 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.

Here, the chapter 13 trustee ("Trustee") asks the court to dismiss this case under 11 U.S.C. § 1307(c)(1) for unreasonable delay by the debtor that is prejudicial to creditors. Doc. #27. Specifically, Trustee asks the court to dismiss this case for the debtor's failure to: (1) set a modified plan for hearing with notice to creditors; and (2) accurately file schedules and/or statements. Doc. #27. The debtor did not oppose.

Under 11 U.S.C. § 1307(c), the court may convert or dismiss a case, whichever is in the best interests of creditors and the estate, for cause. "A debtor's unjustified failure to expeditiously accomplish any task required either to propose or to confirm a chapter 13 plan may constitute cause for dismissal under § 1307(c)(1)." Ellsworth v. Lifescape Med. Assocs., P.C. (In re Ellsworth), 455 B.R. 904, 915 (B.A.P. 9th Cir. 2011). There is "cause" for dismissal under 11 U.S.C. § 1307(c)(1) for unreasonable delay by the debtor that is prejudicial to creditors because the debtor failed to set the modified plan for hearing and failed to provide Trustee with all of the documentation required by 11 U.S.C. § 521(a)(3) and (4).

After a review of the debtor's Schedules A/B, C and D and taking into consideration the full value of an exemption in the debtor's residence that has not been claimed by the debtor, there is no equity in the debtor's assets beyond secured claims and claimed, and potentially claimed, exemptions. Doc. #9. Because there is no non-exempt equity in the debtor's assets to be realized for the benefit of the estate, dismissal, rather than conversion to chapter 7, is in the best interests of creditors and the estate.

Accordingly, the motion is GRANTED, and the case dismissed.

MOTION TO CONFIRM PLAN
1-28-2026 [\[37\]](#)

BRENDOLYNN CHAMPLAIE/MV
PETER MACALUSO/ATTY. FOR DBT.
RESPONSIVE PLEADING

TENTATIVE RULING: This matter will proceed as scheduled.

DISPOSITION: Continued to March 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.

This motion was set for hearing on at least 35 days' notice prior to the hearing date as required by Local Rule of Practice ("LBR") 3015-1(d)(1). The chapter 13 trustee David Cusick ("Trustee") and RCVI Group, Inc. ("Creditor") each filed objections to the motion to confirm the chapter 13 plan ("Plan") filed by Brendolynn Champlaie ("Debtor"). Plan, Doc. #22; Mtn, Doc. #37; Tr.'s Opp'n, Doc. #50; Opp'n., Doc. #60.

As a procedural matter, LBR 9014-1(d)(3)(D) requires in relevant part that "[e]very motion or other request for relief shall be accompanied by evidence establishing its factual allegations and demonstrating that the movant is entitled to the relief requested." Here, while there were two declarations filed in support of the Plan (Doc. ##24, 25), there is no certificate of service showing that these declarations were served with the motion (Doc. ##40, 41). Because no evidence was served with the motion, Debtor has not met her required burden of proof or complied with this court's Local Rules of Practice. However, in light of Creditor's written opposition to the motion and the failure of Trustee to object to improper service of the declarations in his written opposition, the court is inclined to waive the failure of Debtor to serve the supporting declarations with the motion to confirm. In the future, the declaration(s) filed in support of the plan should be served with the motion to confirm plan. The court encourages counsel for the debtor to review the local rules to ensure compliance in future matters or those matters may be denied without prejudice for failure to comply with the local rules. The rules can be accessed on the court's website at <https://www.caeb.uscourts.gov/LocalRulesAndGeneralOrders>.

Trustee opposes the motion to confirm because Debtor is delinquent in her plan payments and the meeting of creditors has not yet concluded. Doc. #50. Debtor's § 341 meeting of creditors has been continued to March 12, 2026 at 2:00 p.m. See court docket entry entered on January 22, 2026. Because Debtor's § 341 meeting of creditors needs to be concluded before the court will grant the motion, and that meeting has been continued to March 12, 2026, the court is inclined to continue the hearing on this motion to confirm to March 26, 2026 at 9:30 a.m.

Creditor RCVI Group, Inc. ("Creditor") asserts that it holds a deed of trust on Debtor's real property commonly known as 7715 40th Avenue, Sacramento, California 95824 (the "Property"). Creditor opposes the motion to confirm the Plan because Creditor is not listed in Debtor's schedules or provided for in the Plan (although Creditor concedes that it is possible that Creditor is listed as "LoanlineQ") and the adequate protection payments to Creditor do not

comply with Till v. SCS Credit Corp., 541 U.S. 465 (2004). Doc. #60. The Plan provides for an interest rate to Creditor of 3%, and Creditor asserts that the interest rate under the promissory note is 11.99%. Id. Creditor asserts that Till requires an interest rate on Creditor's debt of at least 6.5% plus an additional 1-3%. Id. Creditor also objects to confirmation on the grounds that there is no admissible evidence that the Property is insured. Id. Finally, Creditor filed an evidentiary objection to the Declaration of Dimitrios Champlaie (Doc. #24), who is the son and caretaker of Debtor. Doc. #63. Creditor objects to Mr. Champlaie's declaration based on lack of foundation and best evidence rule. Id.

Debtor responded to Trustee and Creditor's oppositions stating Debtor is willing to increase the interest rate for Creditor to 7.75%, so the proposed interest rate complies with Till, the Property is insured, the Plan is viable due to the contributions of Debtor's son, and there is undisputed equity in the Property. Doc. #66. However, there was no declaration filed to support Debtor's factual assertions made in Debtor's response. See LBR 9014-1(d)(3)(D). Further, Debtor did not specifically respond to the evidentiary objections raised by Creditor.

The court is inclined to continue the hearing on this motion to confirm the Plan to March 26, 2026 at 9:30 a.m. to allow Debtor's § 341 meeting of creditors to conclude and to permit Debtor additional time to file evidence in support of the factual assertions set forth in Debtor's response to the objection filed by Creditor as well as file a supplemental declaration of Debtor's son to address Creditor's evidentiary objections.

Assuming the March 26, 2026 hearing date is agreeable to all parties, the court will require Debtor to file and serve on or before March 12, 2026 (i) evidence in support of the factual assertions made in Debtor's response (Doc. #66), and (ii) a supplemental declaration of Debtor's son that addresses Creditor's evidentiary objections. Any response by Creditor or Trustee to Debtor's supplemental pleadings, as well as any supplemental objection by Trustee based on the continued § 341 meeting of creditors, shall be filed and served no later than March 19, 2026.

13. [26-10087](#)-A-13 **IN RE: MARI RUB FERRELL**
[LGT-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
2-11-2026 [[14](#)]

LILIAN TSANG/MV

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

DISPOSITION: Overruled as moot.

ORDER: The court will issue an order.

The court is sustaining the creditor's objection to confirmation [SKI-1] below. Therefore, this objection to confirmation of the plan [LGT-1] will be OVERRULED AS MOOT.

14. [26-10087](#)-A-13 **IN RE: MARI RUB FERRELL**
[SKI-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY SANTANDER BANK, N.A.
2-17-2026 [17]

SANTANDER BANK, N.A./MV
SHERYL ITH/ATTY. FOR MV.

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.

Mari Rub Ferrell ("Debtor") filed a voluntary petition under chapter 13 along with a chapter 13 plan ("Plan") on January 12, 2026. Doc. #1, 7. Santander Bank, N.A., as servicer for Santander Consumer USA, Inc. ("Creditor") objects to confirmation of the Plan because, among other issues, the Plan improperly classifies Creditor's claim. Doc. #17. Specifically, the Plan places Creditor in Class 1, which is for delinquent claims that mature after the completion of the Plan. Plan, Doc. #7. On January 29, 2026, Creditor filed a proof of claim asserting the expected payoff date as July 5, 2028, which is during the term of the Plan. Claim 3.

Since Creditor cannot be placed in Class 1 if its loan matures during the term of the Plan, Creditor 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 Creditor's objection to confirmation to allow a response from Debtor.

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

11:00 AM

1. [22-10825](#)-A-7 **IN RE: JAMIE/MARIA GARCIA**
[22-1018](#) [CAE-1](#)

CONTINUED STATUS CONFERENCE RE: COMPLAINT
8-19-2022 [[1](#)]

AGRO LABOR SERVICES, INC. ET AL V. GARCIA ET AL
VIVIANO AGUILAR/ATTY. FOR PL.

NO RULING.

2. [19-11628](#)-A-12 **IN RE: MIKAL JONES**
[19-1081](#) [CAE-1](#)

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

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

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

DISPOSITION: Continued April 2, 2026 at 11:00 a.m.

ORDER: The court will issue an order.

Pursuant to the joint status report filed on February 26, 2026 (Doc. #233), the status conference will be continued to April 2, 2026 at 11:00 a.m.

The parties shall file either joint or unilateral status report(s) not later than March 26, 2026.

3. [23-24596](#)-A-7 **IN RE: TIMOTHY ADKINS**
[24-2027](#) [CAE-1](#)

CONTINUED STATUS CONFERENCE RE: COMPLAINT
3-26-2024 [[1](#)]

ADKINS V. ADKINS
AMEY ADKINS/ATTY. FOR PL.

NO RULING.

As the hearing the plaintiff and the defendant should each be prepared to explain to the court why the respective party did not file a status report by February 19, 2026 regarding the status and schedule of the appeal, as previously ordered by the court. See Order, Doc. #36.