

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

Honorable Christopher D. Jaime  
Robert T. Matsui U.S. Courthouse  
501 I Street, Sixth Floor  
Sacramento, California

**PRE-HEARING DISPOSITIONS COVER SHEET**

**DAY: TUESDAY**

**DATE: MARCH 10, 2026**

**CALENDAR: 1:00 P.M. CHAPTER 13**

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.

**UNITED STATES BANKRUPTCY COURT**

Eastern District of California

Honorable Christopher D. Jaime

**Chief Bankruptcy Judge**

Sacramento, California

**March 10, 2026 at 1:00 p.m.**

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1. [25-26000](#)-B-13 ROBERTO ANDRADE MONTEON CONTINUED OBJECTION TO  
[DPC-1](#) T. Mark O'Toole CONFIRMATION OF PLAN BY DAVID  
P. CUSICK  
12-15-25 [[13](#)]

**Final Ruling**

This matter was continued from January 6, 2026, by the Honorable Fredrick E. Clement to allow the Debtor to file any statement, response, or modified plan no later than January 20, 2026.

Debtor filed a timely response stating that he has filed and served necessary amendments pertaining to the Chapter 13 Trustee's objection to confirmation and has brought current his plan payments. This resolves the objection to confirmation.

Therefore, the continued hearing on March 10, 2026, at 1:00 p.m. is vacated. The objection to confirmation is overruled.

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.

**March 10, 2026 at 1:00 p.m.**

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2. [25-26001](#)-B-13 MARIA ANAYA  
[TMO-1](#) T. Mark O'Toole

MOTION TO CONFIRM PLAN  
1-23-26 [[30](#)]

**Final Ruling**

The motion has been set for hearing on the 35-days' notice required by Local Bankruptcy Rule 3015-1(d)(1), 9014-1(f)(1), and Federal Rule of Bankruptcy Procedure 2002(b). 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 confirm the amended plan.

11 U.S.C. § 1323 permits a debtor to amend a plan any time before confirmation. The Debtor has provided evidence in support of confirmation. No opposition to the motion has been filed by the Chapter 13 Trustee or creditors. The amended plan complies with 11 U.S.C. §§ 1322 and 1325(a) and is confirmed.

The motion is ORDERED GRANTED 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.

3. [25-25816](#)-B-13 JAMES/SHYLENE MOIZE  
[DPC](#)-1 Carl R. Gustafson

CONTINUED OBJECTION TO  
CONFIRMATION OF PLAN BY DAVID  
P. CUSICK  
12-9-25 [[14](#)]

**Final Ruling**

This matter was continued from January 6, 2026, by the Honorable Fredrick E. Clement to allow the parties to augment the evidentiary record. Although nothing was filed by either the Debtors nor the Chapter 13 Trustee since this matter was heard on January 6, 2026, Debtors did appear at the continued meeting of creditors held January 15, 2026, and an order confirming plan was signed on by the Honorable Fredrick E. Clement on January 23, 2026. These developments moot the objection to confirmation by the Chapter 13 Trustee.

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

The court will issue an order.

4. [25-27219](#)-B-13 JOHNNY/CHRISTIANA JOHNSON MOTION TO VALUE COLLATERAL OF  
[PSB-1](#) Pauldeep Bains CAPITAL ONE AUTO FINANCE  
2-3-26 [[15](#)]

### **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). Non-opposition was filed by the Chapter 13 Trustee. The matter will be resolved without oral argument. No appearance at the hearing is required.

The court's decision is to value the secured claim of Capital One Auto Finance at \$16,500.00.

Debtors move to value the secured claim of Capital One Auto Finance ("Creditor"). Debtors are the owners of a 2022 Toyota Camry ("Vehicle"). Debtors seek to value the Vehicle at a replacement value of \$16,500.00 as of the petition filing date. As the owners, Debtors' opinion of value is evidence of the asset's value. See Fed. R. Evid. 701; see also *Enewally v. Wash. Mut. Bank (In re Enewally)*, 368 F.3d 1165, 1173 (9th Cir. 2004).

### **Proof of Claim Filed**

The court has reviewed the Claims Registry for this bankruptcy case. Claim No. 3-1 filed by Capital One Auto Finance, a division of Capital One, N.A., is the claim which may be the subject of the present motion.

### **Discussion**

The lien on the Vehicle's title secures a purchase-money loan incurred on July 15, 2022, which is more than 910 days prior to filing of the petition, to secure a debt owed to Creditor with a balance of approximately \$33,596.68. Therefore, the Creditor's claim secured by a lien on the asset's title is under-collateralized. The Creditor's secured claim is determined to be in the amount of \$16,500.00. See 11 U.S.C. § 506(a). The valuation motion pursuant to Fed. R. Civ. P. 3012 and 11 U.S.C. § 506(a) is granted.

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

The court will issue an order.

5. [26-20020](#)-B-13 MICHAEL KIFLIT OBJECTION TO CONFIRMATION OF  
[FW-1](#) Pro Se PLAN BY FREEDOM MORTGAGE  
**Thru #7** CORPORATION  
2-18-26 [[35](#)]

CONTINUED TO 4/07/26 AT 1:00 P.M. TO BE HEARD AFTER THE CONTINUED MEETING OF CREDITORS SET FOR 3/26/26.

**Final Ruling**

No appearance at the March 10, 2026, hearing is required. The court will issue an order.

The objection is ORDERED CONTINUED to April 7, 2026 at 1:00 p.m. for reasons stated in the minutes.

6. [26-20020](#)-B-13 MICHAEL KIFLIT OBJECTION TO CONFIRMATION OF  
[LGT-1](#) Pro Se PLAN BY LILIAN G. TSANG  
2-17-26 [[32](#)]

CONTINUED TO 4/07/26 AT 1:00 P.M. TO BE HEARD AFTER THE CONTINUED MEETING OF CREDITORS SET FOR 3/26/26.

**Final Ruling**

No appearance at the March 10, 2026, hearing is required. The court will issue an order.

The objection is ORDERED CONTINUED to April 7, 2026 at 1:00 p.m. for reasons stated in the minutes.

7. [26-20020](#)-B-13 MICHAEL KIFLIT OBJECTION TO CONFIRMATION OF  
[PHL-1](#) Pro Se PLAN BY BANK OF STOCKTON  
2-18-26 [[38](#)]

CONTINUED TO 4/07/26 AT 1:00 P.M. TO BE HEARD AFTER THE CONTINUED MEETING OF CREDITORS SET FOR 3/26/26.

**Final Ruling**

No appearance at the March 10, 2026, hearing is required. The court will issue an order.

The objection is ORDERED CONTINUED to April 7, 2026 at 1:00 p.m. for reasons stated in the minutes.

8. [25-25821](#)-B-13 KELLY/MELISSA RUIZ  
[KMM-1](#) Candace Y. Brooks

CONTINUED OBJECTION TO  
CONFIRMATION OF PLAN BY TOYOTA  
MOTOR CREDIT CORPORATION  
12-11-25 [[12](#)]

**Final Ruling**

This matter was continued from January 6, 2026, by the Honorable Fredrick E. Clement to allow the parties to augment the evidentiary record.

Debtors filed a supplemental response stating that they and creditor Toyota Motor Credit Corporation have agreed to the treatment of creditor's claim as a Class 4 claim. Creditor and the Chapter 13 Trustee have signed off on a proposed order confirming plan.

Given the aforementioned, the objection to confirmation is overruled. There being no other objection to confirmation, the plan filed October 22, 2025, will be 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.

9. [25-26621](#)-B-13 MICHAEL MARIANO  
[LGT](#)-1 Pro Se

CONTINUED OBJECTION TO  
CONFIRMATION OF PLAN BY LILIAN  
G. TSANG  
1-20-26 [[26](#)]

**Final Ruling**

The case having been dismissed on February 26, 2026, 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.

10. [23-90226](#)-B-13 RAUL/BERENISE MORENO MOTION TO SELL  
[CDL-1](#) Colby D. LaVelle 2-3-26 [[54](#)]

### **Final Ruling**

The motion has been set for hearing on the notice required by 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). The defaults of the non-responding parties are entered.

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 sell.

The Bankruptcy Code permits Chapter 13 debtors to sell property of the estate after a noticed hearing. 11 U.S.C. §§ 363(b) and 1303. Debtors propose to sell property described as 3264 Showcase Way, Modesto, California ("Property").

Proposed purchaser Frankey P. Ukey has agreed to purchase the Property for \$679,000.00. The approximate balance with the first deed of trust lienholder is \$445,167.00. The sale is anticipated to close imminently, upon approval of the bankruptcy court, through Cypress Title Corporation with customary prorations and closing costs. Real estate commissions \$38,362 will be paid to PMZ Real Estate and 1st Chois Fine Homes pursuant to a listing agreement. After payment of lien, costs of sale, and escrow fees, the estimated net proceeds are approximately \$204,000.49. The net proceeds shall be turned over to the Chapter 13 Trustee to be applied toward completion of the plan.

Secured creditor Onslow Bay Financial LLC has filed a conditional non-opposition provided that its first priority lien on the Property is paid in full from proceeds of the sale, that this shall be paid off prior to the release of its lien, that it is authorized to submit an updated payoff demand to the appropriate escrow company, and that should the sale not take place that creditor shall retain its lien.

Based on the evidence before the court, the court determines that the proposed sale is in the best interest of the estate. The motion is granted.

Debtors' attorney shall submit an order consistent with the Trustee's standard sale language. The order shall be approved by the Trustee.

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

The court will issue an appropriate order.

11. [25-26127](#)-B-13 MARISA DUARTE LOTT  
[PLG-2](#) Rabin Pournazarian

MOTION TO CONFIRM PLAN  
1-23-26 [[26](#)]

**Final Ruling**

The motion has been set for hearing on the 35-days' notice required by Local Bankruptcy Rule 3015-1(d)(1), 9014-1(f)(1), and Federal Rule of Bankruptcy Procedure 2002(b). 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 confirm the amended plan.

11 U.S.C. § 1323 permits a debtor to amend a plan any time before confirmation. The Debtor has provided evidence in support of confirmation. No opposition to the motion has been filed by the Chapter 13 Trustee or creditors. The amended plan complies with 11 U.S.C. §§ 1322 and 1325(a) and is confirmed.

The motion is ORDERED GRANTED 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.

12. [22-23038](#)-B-13 LINH/SOPHIE NGUYEN  
[PSB](#)-2 Pauldeep Bains

MOTION TO MODIFY PLAN  
1-28-26 [[36](#)]

**Final Ruling**

The motion has been set for hearing on the 35-days' notice required by Local Bankruptcy Rule 3015-1(d)(2), 9014-1(f)(1), and Federal Rule of Bankruptcy Procedure 3015(g). 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 permit the requested modification and confirm the modified plan.

11 U.S.C. § 1329 permits a debtor to modify a plan after confirmation. The Debtors have filed evidence in support of confirmation. No opposition to the motion was filed by the Chapter 13 Trustee or creditors. The modified plan complies with 11 U.S.C. §§ 1322, 1325(a), and 1329, and is confirmed.

The motion is ORDERED GRANTED 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.

13. [24-20039](#)-B-13 KENNETH/MARIANNE GOETZE MOTION FOR RELIEF FROM  
[KMM-1](#) Candace Y. Brooks AUTOMATIC STAY  
2-2-26 [[63](#)]

NEWREZ LLC VS.

### **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 by debtors Kenneth Goetze and Marianne Goetze ("Debtors").

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 for relief from automatic stay.

NewRez LLC ("Movant") seeks relief from the automatic stay with respect to real property commonly known as 1120 Hopkins Drive, Dixon, California (the "Property"). Movant has provided the Declaration of Justin Alexander to introduce into evidence the documents upon which it bases the claim and the obligation secured by the Property.

The Alexander Declaration states that there are nine post-petition payments in default totaling \$9,985.75.

Opposition has been filed by Debtors stating that while they concede that they fell behind on their mortgage payments, Movant has offered them a trial modification that they completed this month and will be entitled to a loan modification with Movant. Furthermore, Debtors' counsel has been in communication with Movant's counsel and has provided Movant's counsel with a copy of the trial modification. Debtors request that the motion for relief be denied because if Debtors were not offered this trial modification, they would have requested that their chapter 13 plan be modified to include their post-petition payments.

Given the aforementioned, the court finds that a motion for relief from automatic stay is not warranted at this time. The motion is therefore denied without prejudice.

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

The court will issue an appropriate order.

14. [25-23841](#)-B-12 SILVERDALE FARMS, INC.  
[CAE](#)-1 David C. Johnston

CONTINUED STATUS CONFERENCE RE:  
VOLUNTARY PETITION  
7-25-25 [[1](#)]

CONTINUED TO 4/14/26 AT 1:00 P.M.

**Final Ruling**

No appearance at the March 10, 2026, hearing is required. The court will issue an appropriate order.

The status conference is ORDERED CONTINUED to April 14, 2026 at 1:00 p.m. for reasons stated in the minutes.

15. [25-26642](#)-B-13 NORA NIETO  
[LGT](#)-1 David A. Boone

CONTINUED OBJECTION TO  
CONFIRMATION OF PLAN BY LILIAN  
G. TSANG  
1-20-26 [[12](#)]

### **Final Ruling**

The *initial* Chapter 13 Plan filed November 25, 2025, is not confirmable and the objection is not one that may be resolved in the confirmation order. Nevertheless, because this is the *initial* Chapter 13 Plan, the procedure in Local Bankr. R. 3015-1(c)(4) applies.

The court's decision is to continue the hearing to **March 17, 2026, at 1:00 p.m., conditionally sustain the objection, and deny confirmation of the plan.**

The plan provides for payments to creditors for a period longer than 5 years. 11 U.S.C. § 1322(d). Paragraph 2.01 of Debtor's plan provides for a monthly plan payment of \$425.00. Due to larger than scheduled claims filed by the Franchise Tax Board and Department of the Treasury, the current plan payment proposal causes the plan to take 72.29 months to fund. Calculations indicate that Debtor's plan payment will need to be at least \$512.07 per month for the plan term of 60 months in order to be feasible. However, this increased plan payment amount is not feasible according to Debtor's amended Schedule J.

The plan does not comply with 11 U.S.C. §§ 1322 and 1325(a). The objection is sustained and the plan is not confirmed.

### **Conditional Nature of this Ruling**

Because the objection has been filed, set, and served under Local Bankruptcy Rules 3015-1(c)(4) and 9014-1(f)(2), any party in interest shall have until 5:00 p.m. on March 13, 2026, to file and serve a response to the objection(s). See Local Bankr. R. 3015-1(c)(4), 9014-1(f)(2)(C). Any response shall be served on the Chapter 13 Trustee, the Debtor, the Debtor's attorney, and/or the attorney for the objecting party by facsimile or email.

If no response is timely filed and served, the objection will be deemed sustained for the reasons stated hereinabove, this ruling will no longer be conditional and will become the court's final decision, and the continued hearing on March 17, 2026, at 1:00 p.m. will be vacated.

If a response is timely filed and served, the court will hear the objection on March 17, 2026, at 1:00 p.m.

The objection is ORDERED CONDITIONALLY SUSTAINED and CONTINUED to March 17, 2026 at 1:00 p.m. for reasons stated in the minutes.

The court will issue an order.

16. [25-26648](#)-B-13 RAMON RAMIREZ  
[LGT](#)-1 Jessica A. Dorn

CONTINUED OBJECTION TO  
CONFIRMATION OF PLAN BY LILIAN  
G. TSANG  
1-15-26 [[17](#)]

### **Final Ruling**

The *initial* Chapter 13 Plan filed November 25, 2025, is not confirmable and the objection is not one that may be resolved in the confirmation order. Nevertheless, because this is the *initial* Chapter 13 Plan, the procedure in Local Bankr. R. 3015-1(c)(4) applies.

The court's decision is to **continue the hearing to March 17, 2026, at 1:00 p.m., conditionally sustain the objection, and deny confirmation of the plan.**

First, the attachment to Schedule I that provides for Debtor's business income and expenses needs to be filed. Without this document, it cannot be determined whether Debtor's plan is feasible and pays all projected disposable income for the applicable commitment period to Debtor's general unsecured creditors.

Second, the signature lines for Debtor and Debtor's counsel are blank in the plan filed November 25, 2025. This is required under Local Bankr. R. 9004-1(c)(1)(A) and (B).

Third, Debtor's Schedule J includes a vehicle installment expense of \$500.00. Ally Financial for the 2019 Kia Niro is a Class 2 creditor to be paid through the plan. Debtor must file amended documents to accurately reflect the Debtor's monthly obligations.

Fourth, Debtor must file an amended petition to reflect his full name as stated on his California driver's license.

Fifth, Debtor must provide a declaration from his son and girlfriend that they are willing, able, and committed to providing a monthly contribution of \$600 and \$900, respectively, for the duration of the plan, and a copy of the rental agreement or other documentation to verify the \$600 rental income received.

Sixth, Debtor must provide monthly profit and loss statements for the 6 months prior to filing, or a detailed profit and loss statement for the months of May through October 2025 in order to verify the income reported in Form 122C.

The plan does not comply with 11 U.S.C. §§ 1322 and 1325(a). The objection is sustained and the plan is not confirmed.

### **Conditional Nature of this Ruling**

Because the objection has been filed, set, and served under Local Bankruptcy Rules 3015-1(c)(4) and 9014-1(f)(2), any party in interest shall have until 5:00 p.m. on March 13, 2026, to file and serve a response to the objection(s). See Local Bankr. R. 3015-1(c)(4), 9014-1(f)(2)(C). Any response shall be served on the Chapter 13 Trustee, the Debtor, the Debtor's attorney, and/or the attorney for the objecting party by facsimile or email.

If no response is timely filed and served, the objection will be deemed sustained for the reasons stated hereinabove, this ruling will no longer be conditional and will become the court's final decision, and the continued hearing on March 17, 2026, at 1:00 p.m. will be vacated.

If a response is timely filed and served, the court will hear the objection on March 17, 2026, at 1:00 p.m.

The objection is ORDERED CONDITIONALLY SUSTAINED and CONTINUED to March 17, 2026 at 1:00 p.m. for reasons stated in the minutes.

The court will issue an order.

17. [25-27355](#)-B-13 MICHELLE NELSON OBJECTION TO CONFIRMATION OF  
[LGT](#)-1 Gabriel E. Liberman PLAN BY LILIAN G. TSANG  
2-12-26 [[14](#)]

**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.

The Chapter 13 Trustee objects to confirmation on grounds that Schedule A/B does not accurately reflect any interest in electronics, jewelry, and a residential rental security deposit.

Debtor filed a response stating that she has filed Schedules A/B and C, which is reflected on the court's docket.

The plan complies with 11 U.S.C. §§ 1322 and 1325(a). The objection is overruled and the plan filed December 30, 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.

18. [25-23474](#)-B-13 GENOLA SCOTT  
[PGM-2](#) Peter G. Macaluso

MOTION TO CONFIRM PLAN  
2-3-26 [[48](#)]

**Final Ruling**

The motion has been set for hearing on the 35-days notice required by Local Bankruptcy Rules 3015-1(d) (1), 9014-1(f) (1), and Federal Rule of Bankruptcy Procedure 2002(b). 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 not confirm the second amended plan.

Feasibility depends on the granting of a motion to value collateral of Les Schwab Tire Center. Debtor has not filed, served, or set for hearing a motion to value.

The amended plan does not comply with 11 U.S.C. §§ 1322, 1323, and 1325(a) and is not confirmed.

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

The court will issue an order.

19. [25-24976](#)-B-13 SERGIO CASTELLANOS AND MOTION TO CONFIRM PLAN  
[AF-4](#) MARICELA OSEGUERA 1-24-26 [[49](#)]  
Nancy W. Weng

**Final Ruling**

The motion has been set for hearing on the 35-days' notice required by Local Bankruptcy Rule 3015-1(d)(1), 9014-1(f)(1), and Federal Rule of Bankruptcy Procedure 2002(b). 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 confirm the amended plan.

11 U.S.C. § 1323 permits a debtor to amend a plan any time before confirmation. The Debtors have provided evidence in support of confirmation. No opposition to the motion has been filed by the Chapter 13 Trustee or creditors. The amended plan complies with 11 U.S.C. §§ 1322 and 1325(a) and is confirmed.

The motion is ORDERED GRANTED 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.

20. [25-27277](#)-B-13 SCOTT SMITH  
[DEF](#)-2 David Foyil

MOTION TO CONFIRM PLAN  
1-21-26 [[26](#)]

CONTINUED TO 4/07/26 AT 1:00 P.M. TO BE HEARD AFTER THE CONTINUED MEETING OF CREDITORS SET FOR 3/26/26.

**Final Ruling**

No appearance at the March 10, 2026, hearing is required. The court will issue an order.

The motion is ORDERED CONTINUED to April 7, 2026 at 1:00 p.m. for reasons stated in the minutes.

21. [25-27279](#)-B-13 SHAWN AVANT  
[LGT](#)-1 Michael T. Reid

OBJECTION TO CONFIRMATION OF  
PLAN BY LILIAN G. TSANG  
2-12-26 [[13](#)]

CONTINUED TO 4/07/26 AT 1:00 P.M. TO BE HEARD AFTER THE CONTINUED MEETING OF CREDITORS  
SET FOR 3/26/26.

**Final Ruling**

No appearance at the March 10, 2026, hearing is required. The court will issue an  
order.

The objection is ORDERED CONTINUED to April 7, 2026 at 1:00 p.m. for reasons stated in  
the minutes.

22. [25-27398](#)-B-13 ANTHONY MENOR  
[LGT](#)-1 Natali A. Ron

OBJECTION TO CONFIRMATION OF  
PLAN BY LILIAN G. TSANG  
2-18-26 [[21](#)]

### **Final Ruling**

The *initial* Chapter 13 Plan filed December 31, 2025, is not confirmable and the objection is not one that may be resolved in the confirmation order. Nevertheless, because this is the *initial* Chapter 13 Plan, the procedure in Local Bankr. R. 3015-1(c)(4) applies.

The court's decision is to **continue the hearing to March 17, 2026, at 1:00 p.m., conditionally sustain the objection, and deny confirmation of the plan.**

First, Debtor has failed to file the required attachment for Schedule I at line 8a for each property and/or business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Feasibility cannot be determined without the filing of amended Schedule I with the attachment.

Second, the plan does not provide for all of Debtor's projected disposable income to be applied to unsecured creditors under the plan. 11 U.S.C. § 1325(b)(1)(B). Debtor must file amended Form 122C-1 to accurately reflect his monthly income.

Third, the classification of Debtor's girlfriend as a dependant on Schedule J is not appropriate given that she has provided a declaration stating her ability and willingness to contribute \$2,200 to household expenses for the 60-month plan term. Accordingly, Schedule J must be amended.

The plan does not comply with 11 U.S.C. §§ 1322 and 1325(a). The objection is sustained and the plan is not confirmed.

### **Conditional Nature of this Ruling**

Because the objection has been filed, set, and served under Local Bankruptcy Rules 3015-1(c)(4) and 9014-1(f)(2), any party in interest shall have until 5:00 p.m. on March 10, 2026, to file and serve a response to the objection(s). See Local Bankr. R. 3015-1(c)(4), 9014-1(f)(2)(C). Any response shall be served on the Chapter 13 Trustee, the Debtor, the Debtor's attorney, and/or the attorney for the objecting party by facsimile or email.

If no response is timely filed and served, the objection will be deemed sustained for the reasons stated hereinabove, this ruling will no longer be conditional and will become the court's final decision, and the continued hearing on March 17, 2026, at 1:00 p.m. will be vacated.

If a response is timely filed and served, the court will hear the objection on March 17, 2026, at 1:00 p.m.

The objection is ORDERED CONDITIONALLY SUSTAINED and CONTINUED to March 17, 2026 at 1:00 p.m. for reasons stated in the minutes.

The court will issue an order.

23. [25-27304](#)-B-13 SERAFIN MENDEZ-LOPEZ AND CONTINUED OBJECTION TO  
[DPC](#)-1 MARIA LOPEZ CONFIRMATION OF PLAN BY DAVID  
David A. Boone P. CUSICK  
2-11-26 [[14](#)]

**Final Ruling**

This matter was continued from March 3, 2026, to allow any party in interest to file a response by 5:00 p.m. Friday, March 6, 2026. Nothing was filed. Therefore, the court's conditional ruling at dkt. 18, sustaining the objection, shall become the court's final decision. The continued hearing on March 10, 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.

24. [25-26106](#)-B-13 BRYAN/BRIANNE CUMMINGS  
Chris D. Kuhner

CONTINUED MOTION FOR AN ORDER  
VACATING ELECTION OF ATTORNEY  
FEES UNDER 2016-1(B) IN ORDER  
TO ELECT ATTORNEY FEES UNDER  
LBR 2016- 1(C)  
2-13-26 [[25](#)]

### **Final Ruling**

This matter was continued from March 3, 2026, to allow any party in interest to file a response by 5:00 p.m. Friday, March 6, 2026. The Chapter 13 filed a response stating that, while it does not oppose the authorization of the no look fees under Local Bankr. R. 2016-(c), the plan at Section 3.06 provides for a monthly attorney fee dividend of \$1,590.00 per month. This dividend is contrary to Local Bankr. R. 2016-(c)(4)(C) as the attorney is enjoined from front-loading attorney fees. In order to comply with Local Bankr. R. 2016-1(c)(4)(C), the monthly dividend to be paid to Debtors' attorney will need to be reduced to no more than \$165.00 per month for months 1 through 60. The court agrees.

Therefore, the court's conditional ruling at dkt. 32 shall be modified to require the reduction of the attorney fee monthly dividend to be no more than \$165.00 per month for months 1 through 60. This shall also be reflected in an amended order confirming plan prepared consistent with the current practice of the Chapter 13 Trustee assigned to the case, and the amended order shall be submitted to the court.

The continued hearing on March 10, 2026, at 1:00 p.m. is vacated.

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

IT IS FURTHER ORDERED that the order confirming plan at dkt. 29 is amended 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.

25. [25-27114](#)-B-13 KEITH GROTE  
[DPC-1](#) Gabriel E. Liberman

CONTINUED OBJECTION TO  
CONFIRMATION OF PLAN BY DAVID  
P. CUSICK  
2-11-26 [[13](#)]

**Final Ruling**

This matter was continued from March 3, 2026, to allow any party in interest to file a response by 5:00 p.m. Friday, March 6, 2026. Nothing was filed. Therefore, the court's conditional ruling at *dkt.* 17, sustaining the objection, shall become the court's final decision. The continued hearing on March 10, 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.

26. [25-27116](#)-B-13 LEO JIMENEZ  
[LGT](#)-1 Peter G. Macaluso

CONTINUED OBJECTION TO  
CONFIRMATION OF PLAN BY LILIAN  
G. TSANG  
2-3-26 [[25](#)]

**Final Ruling**

This matter was continued from March 3, 2026, to allow any party in interest to file a response by 5:00 p.m. Friday, March 6, 2026. Nothing was filed. Therefore, the court's conditional ruling at dkt. 34, sustaining the objection, shall become the court's final decision. The continued hearing on March 10, 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.

27. [25-26127](#)-B-13 MARISA DUARTE LOTT  
[PLG-1](#) Rabin Pournazarian

CONTINUED OBJECTION TO CLAIM OF  
CITIMORTGAGE, INC., CLAIM  
NUMBER 6  
1-20-26 [[17](#)]

**Final Ruling**

This matter was continued from March 3, 2026, to allow any party in interest to file an opposition or response by 5:00 p.m. Friday, March 6, 2026. Nothing was filed. Therefore, the court's conditional ruling at dkt. 38, sustaining the objection to claim, shall become the court's final decision. The continued hearing on March 10, 2026, at 1:00 p.m. is vacated.

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

The court will issue an order.

28. [25-26934](#)-B-13 JOSE LOPEZ  
[LGT](#)-1 David C. Johnston

CONTINUED OBJECTION TO  
CONFIRMATION OF PLAN BY LILIAN  
G. TSANG  
2-3-26 [[18](#)]

**Final Ruling**

This matter was continued from March 3, 2026, to allow any party in interest to file a response by 5:00 p.m. Friday, March 6, 2026. Nothing was filed. Therefore, the court's conditional ruling at dkt. 21, sustaining the objection, shall become the court's final decision. The continued hearing on March 10, 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.

29. [25-26963](#)-B-13 CURTIS JACKSON  
[LGT](#)-1 Tristan Brown

CONTINUED OBJECTION TO  
CONFIRMATION OF PLAN BY LILIAN  
G. TSANG  
2-2-26 [[20](#)]

**Final Ruling**

This matter was continued from March 3, 2026, to allow any party in interest to file a response by 5:00 p.m. Friday, March 6, 2026. Nothing was filed. Therefore, the court's conditional ruling at dkt. 23, sustaining the objection, shall become the court's final decision. The continued hearing on March 10, 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.

30. [25-26970](#)-B-13 WALTER/SHIRLEY SAUNDERS CONTINUED OBJECTION TO  
[LGT](#)-1 Arete Kostopoulos CONFIRMATION OF PLAN BY LILIAN  
G. TSANG  
2-3-26 [[22](#)]

**Final Ruling**

This matter was continued from March 3, 2026, to allow any party in interest to file a response by 5:00 p.m. Friday, March 6, 2026. Nothing was filed. Therefore, the court's conditional ruling at dkt. 26, sustaining the objection, shall become the court's final decision. The continued hearing on March 10, 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.

31. [25-27176](#)-B-13 JAMES ALBER AND ERIN CONTINUED OBJECTION TO  
[LGT-1](#) PEREZ CONFIRMATION OF PLAN BY LILIAN  
Pauldeep Bains G. TSANG  
2-3-26 [[13](#)]

**Final Ruling**

This matter was continued from March 3, 2026, to allow any party in interest to file a response by 5:00 p.m. Friday, March 6, 2026. Debtors filed a timely response stating that they filed amended Schedule D to include the claim of the U.S. Department of Housing and Urban Development and that they provided a copy of their applicable tax returns to the Chapter 13 Trustee's office. This resolves the objection to confirmation.

Therefore, the court's conditional ruling at dkt. 19 and the continued hearing on August 19, 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.

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.

32. [25-27179](#)-B-13 JAMAL MANSOUR CONTINUED OBJECTION TO  
[LGT](#)-1 Gabriel E. Liberman CONFIRMATION OF PLAN BY LILIAN  
**Thru #33** G TSANG  
1-29-26 [[12](#)]

**Final Ruling**

This matter was continued from March 3, 2026, to allow any party in interest to file a response by 5:00 p.m. Friday, March 6, 2026. Nothing was filed. Therefore, the court's conditional ruling at dkt. 18, sustaining the objection, shall become the court's final decision. The continued hearing on March 10, 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.

33. [25-27179](#)-B-13 JAMAL MANSOUR CONTINUED OBJECTION TO  
[RAS](#)-1 Gabriel E. Liberman CONFIRMATION OF PLAN BY SELENE  
FINANCE, LP  
1-30-26 [[15](#)]

**Final Ruling**

This matter was continued from March 3, 2026, to allow any party in interest to file a response by 5:00 p.m. Friday, March 6, 2026. Nothing was filed. Therefore, the court's conditional ruling at dkt. 19, sustaining the objection, shall become the court's final decision. The continued hearing on March 10, 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. [25-26992](#)-B-13 SAMUEL/DEBORAH POWERS  
[LGT](#)-1 Matthew J. DeCaminada

CONTINUED OBJECTION TO  
CONFIRMATION OF PLAN BY LILIAN  
G. TSANG  
1-30-26 [[20](#)]

**Final Ruling**

This matter was continued from March 3, 2026, to allow any party in interest to file a response by 5:00 p.m. Friday, March 6, 2026. Nothing was filed. Therefore, the court's conditional ruling at dkt. 30, sustaining the objection, shall become the court's final decision. The continued hearing on March 10, 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.