



**UNITED STATES BANKRUPTCY COURT
Eastern District of California
Honorable René Lastreto II
Department B – Courtroom #13
Fresno, California**

Hearing Date: Wednesday, March 18, 2026

Unless otherwise ordered, all matters before the Honorable René Lastreto II, shall be simultaneously: (1) **In Person** at, Courtroom #13 (Fresno hearings only), (2) via **ZoomGov Video**, (3) via **ZoomGov Telephone**, and (4) via **CourtCall**. You may choose any of these options unless otherwise ordered or stated below.

All parties or their attorneys 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/attorney 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 and their attorneys who wish to appear remotely must contact the Courtroom Deputy for the Department holding the hearing.

Please also note the following:

- Parties in interest and/or their attorneys 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 who wish to attend by ZoomGov may only listen in to the hearing using the Zoom telephone number. Video participation or observing are not permitted.
- Members of the public and the press may not listen in to trials or evidentiary hearings, though they may attend in person unless otherwise ordered.

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.

Post-Publication Changes: 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 any possible updates

on the grounds stated, and the motion will be denied without further hearing.

2. [26-10010](#)-B-13 **IN RE: JANELYN SIMPSON**
[JDS-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY NEWREZ LLC
2-17-2026 [[25](#)]

NEWREZ LLC/MV
PETER BUNTING/ATTY. FOR DBT.
JACQUELINE SERRAO/ATTY. FOR MV.

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

DISPOSITION: Overruled as moot.

ORDER: The court will issue an order.

On March 10, 2026, the Debtor in the above-styled case withdrew the Chapter 13 Plan dated February 5, 2026, and filed a Second Modified Plan. Docs. #35, #39. Accordingly, this Objection by Creditor NewRez to the First Modified Plan will be OVERRULED as moot.

3. [26-10010](#)-B-13 **IN RE: JANELYN SIMPSON**
[PBB-1](#)

MOTION TO CONFIRM PLAN
2-5-2026 [[15](#)]

JANELYN SIMPSON/MV
PETER BUNTING/ATTY. FOR DBT.

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

DISPOSITION: Withdrawn

No order is required.

On March 10, 2026, the Debtor withdrew the Chapter 13 Plan dated February 5, 2026. Doc. #35. Accordingly, this Motion to Confirm Plan is WITHDRAWN.

4. [26-10111](#)-B-13 **IN RE: MICHAEL DANIEL**
[LGT-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY TRUSTEE LILIAN G. TSANG
3-3-2026 [\[17\]](#)

TIMOTHY SPRINGER/ATTY. FOR DBT.

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

DISPOSITION: Overruled as moot.

ORDER: The court will issue an order.

On March 11, 2026, the Debtor in the above-styled case filed a First Modified Plan. Doc. #22. Accordingly, this Objection by Trustee to the original Plan dated January 26, 2026, will be OVERRULED as moot.

5. [25-12319](#)-B-13 **IN RE: SALATIEL/MARIA RUIZ**
[JDW-2](#)

MOTION TO CONFIRM PLAN
1-30-2026 [\[42\]](#)

MARIA RUIZ/MV
JOEL WINTER/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.

Salatiel and Maria Ruiz ("Debtors") seek an order confirming the *Second Modified Chapter 13 Plan* dated January 30, 2026. Docs. #42, #45. No plan has been confirmed so far. The 60-month plan proposes the following terms:

1. Plan payments will be \$2,100.00 per month for 3 months followed by \$2,305.00 per month for 57 months.
2. Outstanding Attorney's fees in the amount of \$11,000.00 to be paid through the plan.
3. Secured creditors to be sorted into appropriate Classes and paid as follows:
 - a. LakeView LoanCare (Class 1, Mortgage on 2520 N. Selland Ave.) Arrearage of \$39,263.37 at 0.00% to be paid at \$654.39 per month. Ongoing payments of \$1,203.74 to be paid through the plan.

- b. Steven R. Hrdlicka & Ass. (Class 2A, Non-PMSI lien on 2520 N. Selland Ave.) \$1,415.94 at 0.00% to be paid at \$202.28 per month until paid off.
 - c. LVNV Funding LLC (Class 3). All collateral surrendered.
4. A dividend of 0% to unsecured creditors with claims estimated at \$74,040.00.

Doc. #45.

This motion was set for hearing on 35 days' notice as required by Local Rule of Practice ("LBR") 3015-1(d)(1). The failure of the creditors, the chapter 13 trustee, 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 amounts of damages). *Televideo Sys., Inc. v. Heidenthal*, 826 F.2d 915, 917 (9th Cir. 1987). Constitutional due process requires that a plaintiff make a *prima facie* showing that they are entitled to the relief sought, which the movant has done here.

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

6. [25-10720](#)-B-13 **IN RE: DARON NUNN**
[RSW-1](#)

MOTION TO MODIFY PLAN
2-11-2026 [[63](#)]

DARON NUNN/MV
ROBERT WILLIAMS/ATTY. FOR DBT.
WITHDRAWN

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

DISPOSITION: Withdrawn

No order is required.

On February 27, 2026, the Debtor withdrew the Chapter 13 Plan dated February 11, 2026. Doc. #78. Accordingly, this Motion to Confirm Plan is WITHDRAWN.

7. [25-13620](#)-B-13 **IN RE: JOSE/MARINA AVALOS**
[LGT-1](#)

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

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

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

DISPOSITION: Overruled.

ORDER: The court will issue an order.

This matter was originally heard on January 7, 2026. Doc. #16. It was continued to February 4, 2026, then to March 4, 2026, and finally to March 18, 2026. Docs. #16, #27, and #36.

Chapter 13 trustee Lilian G. Tsang ("Trustee") objects to confirmation of the *Chapter 13 Plan* filed by Jose and Marina Avalos ("Debtors") on October 28, 2025, on the following basis:

1. Debtors' Schedule I reflects pension income for both Debtors, but Debtors have not provided verification of their personal income as requested by the Trustee.
2. The plan provides for OneMain as a Class 2(B) creditor, but Debtors have not yet filed a Motion to Value Collateral.

Doc. #12. On January 26, Trustee filed a Supplemental Objection advising that Objection #1 had been resolved. Doc. #24. On February 18, 2026, Debtors filed the requested valuation motion which the court has granted. Doc. #31; *Item #8, below*.

As both Objections raised by the Trustee have been resolved, this Objection is OVERRULED.

8. [25-13620](#)-B-13 **IN RE: JOSE/MARINA AVALOS**
[PLG-1](#)

MOTION TO VALUE COLLATERAL OF ONEMAIN FINANCIAL GROUP, LLC
2-18-2026 [[31](#)]

MARINA AVALOS/MV
STEVEN ALPERT/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.

Jose ("Jose") and Marina Avalos (collectively "Debtors") move for an order valuing two vehicles ("the Vehicles") which serve as collateral for a non-purchase money security interest held by One Main Financial Group, LLC ("OneMain" or "Creditor") under 11 U.S.C. § 506(a). Doc. #31 *et seq.*

Debtor complied with Fed. R. Bankr. Pro. Rules 3012(b) and 7004(b)(3) by serving Creditor a copy of the motion by first-class mail to the attention of an officer, a managing or general agent, or to any other agent authorized by appointment or by law to receive service of process. Doc. #35.

No party in interest timely filed written opposition. This motion will be GRANTED.

This motion was set for hearing on 28 days' notice as required by Local Rule of Practice ("LBR") 9014-1(f)(1). The failure of the creditors, the chapter 13 trustee, 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 amounts of damages). *Televideo Sys., Inc. v. Heidenthal*, 826 F.2d 915, 917 (9th Cir. 1987). Constitutional due process requires that a plaintiff make a *prima facie* showing that they are entitled to the relief sought, which the movant has done here.

11 U.S.C. § 1325(a)(*) (the hanging paragraph) states that 11 U.S.C. § 506 is not applicable to claims described in that paragraph if (1) the creditor has a purchase money security interest securing the debt

that is the subject of the claim, (2) the debt was incurred within 910 days preceding the filing of the petition, and (3) the collateral is a motor vehicle acquired for the personal use of the debtor.

11 U.S.C. § 506(a) (1), which applies to all debtors under this title, states:

An allowed claim of a creditor secured by a lien on property in which the estate has an interest, or that is subject to setoff under section 553 of this title, is a secured claim to the extent of the value of such creditor's interest in the estate's interest in such property, or to the extent of the amount subject to setoff, as the case may be, and is an unsecured claim to the extent that the value of such creditor's interest or the amount so subject to set off is less than the amount of such allowed claim. Such value shall be determined in light of the purpose of the valuation and of the proposed disposition or use of such property, and in conjunction with any hearing on such disposition or use or on a plan affecting such creditor's interest.

11 U.S.C. § 506(a) (2) states:

If the debtor is an individual in a case under chapter 7 or 13, such value with respect to personal property securing an allowed claim shall be determined based on the replacement value of such property as of the date of the filing of the petition without deduction for costs of sale or marketing. With respect to property acquired for personal, family, or household purposes, replacement value shall mean the price a retail merchant would charge for property of that kind considering the age and condition of the property at the time value is determined.

Here, Debtors borrowed money from Creditor, putting up the Vehicles as collateral. The loan was not a purchase money security interest. Thus, the elements of § 1325(a) (*) are not met and § 506 is applicable.

Jose declares the two Vehicles have a replacement value of \$16,075.00 Doc. #34. Debtor is competent to testify as to the value of the Vehicles. Debtors originally valued the Vehicles at \$16,277.00 in their original filing. Doc. #1 (Sched. A/B). Creditor's proof of claim values the Vehicles at a total of \$16,076.00, a difference of about 1%, and in this motion, Debtors accept the valuation listed in the proof of claim. POC #3; Doc. #34. Given the absence of contrary evidence, the debtor's opinion of value may be conclusive. *Enewally v. Wash. Mut. Bank (In re Enewally)*, 368 F.3d 1165, 1173 (9th Cir. 2004).

No party in interest timely filed written opposition. Accordingly, this motion will be GRANTED. Creditor's secured claim will be fixed at \$16,075.00. The proposed order shall specifically identify the

collateral and the proof of claim to which it relates. The order will be effective upon confirmation of the chapter 13 plan.

9. [26-10031](#)-B-13 **IN RE: GERARDO SERRANO**
[LGT-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY TRUSTEE LILIAN G. TSANG
2-25-2026 [[31](#)]

ROBERT WILLIAMS/ATTY. FOR DBT.

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

DISPOSITION: Continued to April 15, 2026, at 9:30 a.m.

ORDER: The court will issue an order.

Chapter 13 trustee Lilian G. Tsang ("Trustee") objects to confirmation of the *Chapter 13 Plan* filed by Gerardo Serrano ("Debtor") on January 15, 2026, on the following basis:

1. Debtor is delinquent by \$1,400.00 in plan payments as of February 25, 2026, with additional payments accruing.
2. Debtor failed to appear at the 341 Meeting of Creditors held on February 24, 2026. The continued meeting is set for March 26, 2026.

Doc. #31.

This objection will be CONTINUED to April 15, 2026, at 9:30 a.m. Unless this case is voluntarily converted to chapter 7, dismissed, or the objection to confirmation is withdrawn, the Debtor shall file and serve a written response to the Objection not later than **14 days before the hearing**. 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 the Debtors' position. Any reply shall be served no later than **7 days before the hearing**.

If the Debtor elects to withdraw the 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 **7 days before the hearing**. If the Debtor does not timely file a modified plan or a written response, this objection will be sustained on the grounds stated in the objection without further hearing.

10. [25-25151](#)-B-13 **IN RE: LANCE JENSEN**
[DPC-2](#)

CONTINUED MOTION TO DISMISS CASE
11-17-2025 [[24](#)]

DAVID CUSICK/MV
PETER MACALUSO/ATTY. FOR DBT.

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

DISPOSITION: Denied as moot.

ORDER: The court will issue an order

On March 16, 2026, Lance Jensen ("Debtor") filed a *Notice of Conversion to Chapter 7 Bankruptcy*. Doc. #81. Accordingly, this *Motion to Dismiss* will be DENIED AS MOOT.

11. [25-25151](#)-B-13 **IN RE: LANCE JENSEN**
[PGM-1](#)

MOTION TO CONFIRM PLAN
2-10-2026 [[54](#)]

LANCE JENSEN/MV
PETER MACALUSO/ATTY. FOR DBT.
RESPONSIVE PLEADING

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

DISPOSITION: Denied as moot.

ORDER: The court will issue an order

On March 16, 2026, Lance Jensen ("Debtor") filed a *Notice of Conversion to Chapter 7 Bankruptcy*. Doc. #81. Accordingly, this *Motion to Dismiss* will be DENIED AS MOOT.

12. [24-24554](#)-B-13 **IN RE: JOLENE NORTON**
[DPC-3](#)

CONTINUED MOTION TO DISMISS CASE
1-16-2026 [\[107\]](#)

DAVID CUSICK/MV
PETER MACALUSO/ATTY. FOR DBT.

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

DISPOSITION: Denied as moot.

ORDER: The court will issue the order.

On this date, the court has granted Debtor's *Motion to Modify Plan*, to which David Cusick ("Trustee") filed a Non-Opposition. Doc. #124; *Item #13, below*. The instant *Motion to Dismiss* was premised on a delinquency arising from missed plan payments, an issue that has been resolved by the confirmation of the Second Amended Plan.

Accordingly, this motion will be DENIED AS MOOT.

13. [24-24554](#)-B-13 **IN RE: JOLENE NORTON**
[PGM-2](#)

MOTION TO MODIFY PLAN
2-9-2026 [\[111\]](#)

JOLENE NORTON/MV
PETER MACALUSO/ATTY. FOR DBT.
RESPONSIVE PLEADING

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.

Jolene Norton ("Debtor") moves for an order confirming the *Second Modified Chapter 13 Plan* dated February 9, 2026. Docs. #111, #114. Debtor's current plan was confirmed on May 29, 2025. Doc. #102.

This motion was set for hearing on 35 days' notice as required by Local Rule of Practice ("LBR") 3015-1(d)(1). The failure of any party in interest, including but not limited to creditors, the U.S. Trustee, and the case Trustee, 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). Therefore, the defaults of

the above-mentioned parties in interest are entered. Upon default, factual allegations will be taken as true (except those relating to amounts of damages). *Televideo Sys., Inc. v. Heidenthal*, 826 F.2d 915, 917 (9th Cir. 1987).

The Trustee has submitted a Notice of Non-Opposition. Doc. #124. No party has timely objected, and the defaults of all non-responding parties are entered.

The motion requests that the confirmed plan be modified as follows:

1. Debtor shall pay an aggregate of \$14,748.49 through February 2026. Monthly payments of \$1,900.00 per month will begin in March 2026 and continue until plan completion. The previous monthly payments was \$1,650.00 per month.
2. The arrearage payments to U.S. Bank Trust N.A. (Class 1, no. 2) will increase from \$979.20 to \$1,039.33.
3. The payment to US Bank (Class 2A) will increase from \$23.00 per month to \$80.00 per month.
4. A 0% dividend to unsecured creditors with claims estimated at approximately \$1,543.78. The previous estimate was \$14,600.00.
5. The plan is otherwise unchanged.

Compare Docs. #70 and #114.

Debtor declares that this modification is necessary because Debtor fell behind in plan payments due to expenses arising from the death of Debtor's granddaughter and Debtor had to pay for repairs after a tree fell on Debtor's home. Doc. #115. 33. This is confirmed by Debtors' *Amended Schedule I & J* dated February 9, 2026, reflects a monthly net income of \$1,900 which is adequate to meet the proposed monthly plan payments. Doc. #116.

No party in interest has objected, and the defaults of all non-responding parties in interest are entered. This motion is GRANTED. The order shall include the docket control number of the motion, shall reference the plan by the date it was filed, and shall be approved as to form by Trustee.

14. [25-24754](#)-B-13 **IN RE: DIEDRE HIGGINS**
[DPC-1](#)

MOTION TO DISMISS CASE
2-18-2026 [\[69\]](#)

DAVID CUSICK/MV
MICHAEL HAYS/ATTY. FOR DBT.
RESPONSIVE PLEADING

After posting the original pre-hearing dispositions, the court has modified its intended ruling on this matter.

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

DISPOSITION: Denied as moot.

ORDER: The court will issue the order.

On March 17, 2026, Diedre Higgins ("Debtor") filed a *Notice of Voluntary Conversion to Chapter 7* in this case doc. #75. A *Notice of Conversion* was issued the following day. Doc. #78. Accordingly, the Motion to Dismiss filed by the Chapter 13 Trustee will be DENIED as moot.

15. [26-10154](#)-B-13 **IN RE: MARC/ROBIN MATHIAS**
[LGT-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
2-25-2026 [\[12\]](#)

LILIAN TSANG/MV
PETER MACALUSO/ATTY. FOR DBT.

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

DISPOSITION: Sustained.

ORDER: The court will issue an order.

Chapter 13 trustee Lilian G. Tsang ("Trustee") objects to confirmation of the *Chapter 13 Plan* filed by Gerardo Serrano ("Debtor") on January 15, 2026. Doc. #12. On March 11, 2026, Marc and Robin Mathias ("Debtors") filed a Response in which they conceded the issues raised by Trustee and advised that a modified Chapter 13 Plan was forthcoming. Doc. #23. Accordingly, this Objection will be SUSTAINED.

16. [25-24362](#)-B-13 **IN RE: JUDAH NEWMAN**

CONTINUED TRUSTEE'S FINAL REPORT AND ACCOUNT
10-21-2025 [[14](#)]

DISMISSED 9/8/25; RESPONSIVE PLEADING

NO RULING.

17. [26-10179](#)-B-13 **IN RE: DAVID GRAHAM**
[LGT-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G TSANG
2-26-2026 [[12](#)]

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

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

DISPOSITION: Continued to April 15, 2026, at 9:30 a.m.

ORDER: The court will issue an order.

Chapter 13 trustee Lilian G. Tsang ("Trustee") objects to confirmation of the *Chapter 13 Plan* filed by David Graham "Debtor") on January 19, 2026, on the following basis:

1. Trustee requests an Amended Form 122C-2 which removes deductions for secured debts which the Plan states are to be paid by Debtor's separate spouse.
2. Schedule I must be amended as it lists a \$150.02 deduction for voluntary contributions to retirement plans, but Trustee has been informed that Debtor is not contributing to a retirement plan.

Doc. #12. On March 12, 2026, Debtor filed a Response requesting more time to file amended documents that would resolve Trustee's objections.

This objection will be CONTINUED to April 15, 2026, at 9:30 a.m. Unless this case is voluntarily converted to chapter 7, dismissed, or the objection to confirmation is withdrawn, the Debtor shall file and serve a written response to the Objection not later than **14 days before the hearing**. 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 the Debtors' position. Any reply shall be served no later than **7 days before the hearing**.

If the Debtor elects to withdraw the 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 **7 days before the hearing**. If the Debtor does not timely file a modified plan or a written response, this objection will be sustained on the grounds stated in the objection without further hearing.

18. [25-13995](#)-B-13 **IN RE: VERONICA AGUIRRE**
[LGT-1](#)

CONTINUED OBJECTION TO CONFIRMATION OF PLAN
BY LILIAN G. TSANG
1-2-2026 [[18](#)]

LILIAN TSANG/MV
MARK ZIMMERMAN/ATTY. FOR DBT.

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

DISPOSITION: Overruled as moot.

ORDER: The court will issue an order.

On this date, the court has granted the Trustee's *Motion to Dismiss* this Chapter 13 bankruptcy case. *See Item #19 below*. Accordingly, this *Objection to Confirmation* will be OVERRULED AS MOOT.

19. [25-13995](#)-B-13 **IN RE: VERONICA AGUIRRE**
[LGT-2](#)

MOTION TO DISMISS CASE
2-10-2026 [[34](#)]

LILIAN TSANG/MV
MARK ZIMMERMAN/ATTY. FOR DBT.

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

DISPOSITION: Granted.

ORDER: The court will issue an order.

Chapter 13 trustee Lillian G. Tsang ("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 and failure to make all payments due under the plan. Doc. #35. Originally, the motion also listed failure to provide required documents as an additional basis for dismissal, but that has apparently been resolved. Doc. #48. Veronica Aguirre ("Debtor") is delinquent in the amount of

\$6,042.00 as of February 10, 2026, with additional payments accruing. Doc. #34. Debtor did not oppose.

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 28 days' notice as required by Local Rule of Practice ("LBR") 9014-1(f)(1). The failure of the 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 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 amounts of damages). *Televideo Systems, Inc. v. Heidenthal*, 826 F.2d 915, 917 (9th Cir. 1987). Constitutional due process requires that a plaintiff make a *prima facie* showing that they are entitled to the relief sought, which the movant has done here.

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.

The record shows that there has been unreasonable delay by the debtor that is prejudicial to creditors because Debtor has failed to make all payments due under the plan. Trustee indicates that Debtor is delinquent in the amount of \$6,042.00, as of February 10, 2026, with an additional payments of \$3,021.00 coming due on or before February 25, 2026. Doc. #36. In the Trustee's Supplement to the Objection to Confirmation, Trustee advises that the delinquency has grown to \$9,063.00 as of March 4, 2026, again with additional payments accruing monthly. Doc. #48.

In addition, Trustee has reviewed the schedules and determined that Debtor's assets are over encumbered and are of no benefit to the estate. Doc. #34. Because there is no equity to be realized for the benefit of the estate, dismissal, rather than conversion, best serves the interests of creditors and the estate.

Accordingly, the motion will be GRANTED and the case dismissed.

20. [25-13398](#)-B-13 **IN RE: LEE ROBERTSON**
[RSW-1](#)

MOTION TO CONFIRM PLAN
2-12-2026 [\[26\]](#)

LEE ROBERTSON/MV
ROBERT WILLIAMS/ATTY. FOR DBT.
RESPONSIVE PLEADING

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.

Lee Robertson ("Debtor") seeks an order confirming the *Second Modified Chapter 13 Plan* dated February 12, 2026. Doc. #28. No plan has been confirmed so far. The 60-month plan proposes the following terms:

1. Plan payments shall be \$1,339.00 per month.
2. Outstanding Attorney's fees in the amount of \$7,500.00 to be paid through the plan.
3. Secured creditors to be sorted into appropriate Classes and paid as follows:
 - a. PHH Mortgage (Class, Mortgage on 3600 Ridgemoor St., Bakersfield, CA). Arrearage of \$13,641.91 at 0.00% to be paid at \$227.37 per month. Ongoing post-petition payments to be paid at \$600.05 through the plan.
 - b. CarMax Auto Finance (Class 2A, PMSI on 2016 Chevrolet Camaro). \$15,653.00 at 8.00% to be paid at \$319.18 per month.
4. A dividend of 0% to unsecured creditors with claims estimated at \$6,317.01.

This motion was set for hearing on 35 days' notice as required by Local Rule of Practice ("LBR") 3015-1(d)(1). The failure of the creditors, the chapter 13 trustee, 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 amounts of damages). *Televideo Sys., Inc. v. Heidenthal*, 826 F.2d 915, 917 (9th Cir. 1987). Constitutional due process requires that a plaintiff make a *prima facie* showing that

they are entitled to the relief sought, which the movant has done here.

The Trustee objected to confirmation but later withdrew the Objection. Docs. #34, #36. No other party in interest has objected, and the defaults of all nonresponding parties are entered.

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

21. [25-14000](#)-B-13 **IN RE: MIGUEL BOGARIN AND MARIA SANCHEZ VENTURA**
[LGT-1](#)

CONTINUED MOTION TO DISMISS CASE
2-9-2026 [[28](#)]

LILIAN TSANG/MV
DAVID FOYIL/ATTY. FOR DBT.

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

DISPOSITION: Continued to April 15, 2026, at 9:30 a.m.

ORDER: The court will issue an order.

This matter was originally heard on March 11, 2026, and it was continued to March 18, 2026, to be heard in conjunction with the Debtors' *Motion for Confirmation* of the Chapter 13 plan dated December 23, 2025. Doc. #41.

On February 19, 2026, Lilian G. Tsang ("Trustee") objected to confirmation of that plan. Doc. #18. On this date, the court continued the hearing on the Objection to Confirmation to afford Debtors opportunity fully respond. *See Item #1, above.* Accordingly, this *Motion to Dismiss* will also be CONTINUED to April 15, 2026, at 9:30 a.m. to be heard in conjunction with the Objection to confirmation.

11:00 AM

1. [22-11403](#)-B-7 **IN RE: STANFORD CHOPPING, INC.**
[24-1023](#)

PRE-TRIAL CONFERENCE RE: COMPLAINT
8-14-2024 [[1](#)]

HOLDER V. AUGUSTAR LIFE
ASSURANCE CORPORATION
ESTELA PINO/ATTY. FOR PL.
PER ECF ORDER #88 PRE-TRIAL CONFERENCE IS CONCLUDED
AND DROPPED FROM CALENDAR

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

DISPOSITION: Concluded and dropped from the calendar.

No order is required.

Pursuant to this court's order dated February 27, 2026 (Doc. #88),
this pre-trial conference is CONCLUDED and DROPPED from the calendar.

2. [25-11447](#)-B-7 **IN RE: LONNIE/VERONICA GARDNER**
[25-1039](#) [FW-2](#)

MOTION FOR COMPENSATION BY THE LAW OFFICE OF FEAL WADDELL,
P.C. FOR PETER L. FEAR, PLAINTIFFS ATTORNEY(S)
2-12-2026 [[157](#)]

MEDFORD CONSTRUCTION, INC. V. GARDNER ET AL

NO RULING.

3. [25-11447](#)-B-7 **IN RE: LONNIE/VERONICA GARDNER**
[25-1039](#) [FW-3](#)

MOTION FOR SANCTIONS
2-12-2026 [[153](#)]

MEDFORD CONSTRUCTION, INC. V. GARDNER ET AL
PETER SAUER/ATTY. FOR MV.

NO RULING.

4. [25-12773](#)-B-7 **IN RE: ANABEL ALONSO DE LA TORRE**
[25-1047](#) [CAE-1](#)

CONTINUED STATUS CONFERENCE RE: COMPLAINT
11-10-2025 [[1](#)]

ALONSO DE LA TORRE V. UNITED STATE DEPARTMENT OF EDUCATION
RESPONSIVE PLEADING

NO RULING.