

**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 24, 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 24, 2026 at 1:00 p.m.

1. [25-26500](#)-B-13 MAURO ESQUIBEL BAHENA CONTINUED OBJECTION TO
[DPC-1](#) Mohammad M. Mokarram CONFIRMATION OF PLAN BY DAVID
Thru #2 P. CUSICK
12-23-25 [[18](#)]

Final Ruling

The *initial* Chapter 13 Plan filed November 18, 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 31, 2026, at 1:00 p.m., conditionally sustain the objection, and deny confirmation of the plan.**

The Chapter 13 Trustee objects to confirmation of the plan on grounds that the plan does not provide for the cure of pre-petition arrears owed to U.S. Bank, which has filed Claim No. 11.

Debtor filed a response stating that he is working on a loan modification to keep U.S. Bank's mortgage in Class 4. However, there is no evidence in the form of an exhibit or declaration stating that a loan modification is pending.

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 27, 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 31, 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 31, 2026, at 1:00 p.m.

The objection is ORDERED CONDITIONALLY SUSTAINED and CONTINUED to March 31, 2026 at 1:00 p.m. for reasons stated in the minutes.

The court will issue an order.

March 24, 2026 at 1:00 p.m.
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2. [25-26500](#)-B-13 MAURO ESQUIBEL BAHENA
[JCW](#)-1 Mohammad M. Mokarram

CONTINUED OBJECTION TO
CONFIRMATION OF PLAN BY U.S.
BANK NATIONAL ASSOCIATION
12-18-25 [[13](#)]

Final Ruling

The *initial* Chapter 13 Plan filed November 18, 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 31, 2026, at 1:00 p.m., conditionally sustain the objection, and deny confirmation of the plan.**

Objecting creditor U.S. Bank National Association holds a deed of trust secured by Debtor's residence. The creditor has filed a timely proof of claim in which it asserts \$10,477.40 in pre-petition arrearages. The plan does not propose to cure these arrearages. Because the plan does not provide for the surrender of the collateral for this claim, the plan must provide for full payment of the arrearage and maintenance of the ongoing note installments. See 11 U.S.C. §§ 1322(b)(2), (b)(5) and 1325(a)(5)(B). Because it fails to provide for the full payment of arrearages, the plan cannot be confirmed.

Debtor filed a response stating that he is working on a loan modification to keep U.S. Bank's mortgage in Class 4. However, there is no evidence in the form of an exhibit or declaration stating that a loan modification is pending.

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 27, 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 31, 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 31, 2026, at 1:00 p.m.

The objection is ORDERED CONDITIONALLY SUSTAINED and CONTINUED to March 31, 2026 at 1:00 p.m. for reasons stated in the minutes.

The court will issue an order.

3. [25-26103](#)-B-13 ANNA DUPREE
[DPC-1](#) Fred A. Ihejirika

CONTINUED OBJECTION TO
CONFIRMATION OF PLAN BY DAVID
P. CUSICK
12-23-25 [[12](#)]

Final Ruling

The *initial* Chapter 13 Plan filed October 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 31, 2026, at 1:00 p.m., conditionally sustain the objection, and deny confirmation of the plan.**

The Chapter 13 Trustee objects to confirmation on grounds that the plan is overextended to approximately 64 months and Debtor would need to increase plan payments from \$4,265 to \$4,509 (a difference of \$244) to complete in the 60 months proposed, and the plan fails to provide a monthly payment to Debtor's counsel despite § 3.05 of the plan stating that \$13,000 shall be paid through the plan.

Debtor filed a response stating that she can increase her monthly plan payment by \$244 and that Debtor's counsel shall be paid pursuant to Local Bankr. R. 2016-1(c) (4).

Problematic is that Debtor does not explain how she can increase her monthly plan payment since Schedule J filed with the court shows that she has a monthly net income of only \$4,267.11. Additionally, the Disclosure of Compensation of Attorney for Debtor lists legal services of \$15,000 total, \$2,000 paid pre-petition, and a balance due of \$13,000, dkt. 1, p. 59. This contradicts the allowed flat fee for nonbusiness cases of \$12,000 under Local Bankr. R. 2016-1(c) (1) (A) if Debtor's counsel elects compensation under this section.

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 27, 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 31, 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 31, 2026, at 1:00 p.m.

The objection is ORDERED CONDITIONALLY SUSTAINED and CONTINUED to March 31, 2026 at 1:00 p.m. for reasons stated in the minutes.

The court will issue an order.

4. [26-20104](#)-B-13 EUDALDO/BRENDA MENDOZA
[LGT-1](#) Julius J. Cherry

OBJECTION TO CONFIRMATION OF
PLAN BY LILIAN G. TSANG
2-26-26 [[16](#)]

Final Ruling

The *initial* Chapter 13 Plan filed January 9, 2026, 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 31, 2026, at 1:00 p.m., conditionally sustain the objection, and deny confirmation of the plan.**

Debtors must file amended Schedule A/B to accurately list all property in which they have an interest in at the time of the filing of the petition, an amended Statement of Financial Affairs to list previous address, and provide the Chapter 13 Trustee with a copy of their 2025 federal income tax returns.

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 27, 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 31, 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 31, 2026, at 1:00 p.m.

The objection is ORDERED CONDITIONALLY SUSTAINED and CONTINUED to March 31, 2026 at 1:00 p.m. for reasons stated in the minutes.

The court will issue an order.

5. [24-20115](#)-B-13 EMIL/CASSIE CANLAS CONTINUED MOTION TO DISMISS
[DPC](#)-1 Mohammad M. Mokarram CASE
[Thru #6](#) 1-16-26 [[30](#)]

Final Ruling

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

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

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

The Chapter 13 Trustee moves to dismiss case on grounds that Debtors are delinquent in plan payments. Debtors filed a response stating that a modified plan will address the delinquency. The motion to modify plan is heard at Item #6, MMM-1, and granted. This resolves the grounds for dismissal.

Cause does not exist to dismiss this case. The motion is denied and the case will remain pending.

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

The court will issue an order.

6. [24-20115](#)-B-13 EMIL/CASSIE CANLAS MOTION TO MODIFY PLAN
[MMM](#)-1 Mohammad M. Mokarram 2-10-26 [[37](#)]

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.

7. [25-27317](#)-B-13 KAMIPELI/PRISCILLA
[DPC-1](#) FISILAU
Julius J. Cherry

CONTINUED OBJECTION TO
CONFIRMATION OF PLAN BY DAVID
P. CUSICK
2-12-26 [[12](#)]

Final Ruling

The *initial* Chapter 13 Plan filed December 29, 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 31, 2026, at 1:00 p.m., conditionally sustain the objection, and deny confirmation of the plan.**

The Chapter 13 Trustee objects to confirmation of the plan. Two of the issues raised appear resolved, namely that Debtors appeared at the continued meeting of creditors and that secured creditors Sierra Central Credit Union and Patelco Credit Union have not objected to the plan's treatment of their interest in two vehicles and that this silence may be treated as their acceptance of the plan under 11 U.S.C. § 1325(a)(5).

However, the plan proposes that unsecured creditors will receive no less than 0% and then states this is a "pot plan" and provides two case citations. Debtors do not explain what a "pot plan" is. This notice does not appear reasonably calculated to allow unsecured creditors to understand the proposed dividend to their claims.

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 27, 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 Debtors, the Debtors' 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 31, 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 31, 2026, at 1:00 p.m.

The objection is ORDERED CONDITIONALLY SUSTAINED and CONTINUED to March 31, 2026 at 1:00 p.m. for reasons stated in the minutes.

The court will issue an order.

8. [25-26220](#)-B-13 SANTINO/WHITNEY LAGAMBA ORDER TO SHOW CAUSE - FAILURE
[26-2010](#) TO PAY FEES
AMERICAN EXPRESS NATIONAL BANK 3-2-26 [[9](#)]
V. LAGAMBA ET AL

Final Ruling

The court's decision is to discharge the Order to Show Cause.

The Order to Show Cause was issued due to American Express National Bank's failure to pay the \$350.00 adversary proceeding fee. The court's docket reflects that the default was cured on March 6, 2026.

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

The court will issue an order.

9. [25-25325](#)-B-13 JUAN ALVAREZ
[LGT](#)-1 Pro Se

OBJECTION TO CONFIRMATION OF
PLAN BY LILIAN G. TSANG
2-27-26 [[105](#)]

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 24, 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.

10. [26-20131](#)-B-13 MATTHEW DEL REAL
[LGT-1](#) Pro Se

OBJECTION TO CONFIRMATION OF
PLAN BY LILIAN G. TSANG
2-27-26 [[29](#)]

Final Ruling

The *initial* Chapter 13 Plan filed January 26, 2026, 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 31, 2026, at 1:00 p.m., conditionally sustain the objection, and deny confirmation of the plan.**

First, amended Schedule A/B is required to accurately list Debtor's interest in property, amended Schedule J is required to determine the plan's feasibility, and Form 122C-1 must be completed and filed. 11 U.S.C. §§ 1325(a)(4), (a)(6).

Second, Debtor is delinquent \$3,841.96. A total of \$3,841.96 has come due through and including February 25, 2026, and the Debtor has not paid anything to date. An additional plan payment of \$3,841.96 will come due on March 25, 2026. 11 U.S.C. § 1325(a)(6).

Third, Debtor has failed to provide required documents including, but not limited to, proof of identification, proof of social security number, recent mortgage statement, 2024 tax returns, profit and loss statements for July 2025 through December 2025, and bank statements for all accounts for July 2025 through December 2025.

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 27, 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 31, 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 31, 2026, at 1:00 p.m.

The objection is ORDERED CONDITIONALLY SUSTAINED and CONTINUED to March 31, 2026 at 1:00 p.m. for reasons stated in the minutes.

The court will issue an order.

11. [26-20132](#)-B-13 JENNY/BRIAN WATSON OBJECTION TO CONFIRMATION OF
[JCW-1](#) Michael O'Dowd Hays PLAN BY BANK OF AMERICA, N.A.
Thru #12 3-4-26 [[27](#)]

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 24, 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.

12. [26-20132](#)-B-13 JENNY/BRIAN WATSON OBJECTION TO CONFIRMATION OF
[LGT-1](#) Michael O'Dowd Hays PLAN BY LILIAN G. TSANG
2-27-26 [[24](#)]

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 24, 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.

13. [25-26735](#)-B-13 DIANA AVILA-TALASO'O AND MOTION TO VALUE COLLATERAL OF
[FAT-1](#) DANNY TALASO'O SAFE CREDIT UNION
2-20-26 [[22](#)]

Final Ruling

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

The court's decision is to value the secured claim of SAFE Credit Union at \$18,953.

Debtors move to value the secured claim of SAFE Credit Union ("Creditor"). Debtors are the owner of a 2020 Honda Accord Sport ("Vehicle"). Debtors seek to value the Vehicle at a replacement value of \$18,953 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. 7-1 filed by SAFE Credit Union 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 September 4, 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 \$23,215.87. 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 \$18,953. 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.

14. [26-20245](#)-B-13 CHERYL TYLER
[LGT-1](#) Peter G. Macaluso

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

Final Ruling

The *initial* Chapter 13 Plan filed February 2, 2026, 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 31, 2026, at 1:00 p.m., conditionally sustain the objection, and deny confirmation of the plan.**

Debtor must file amended Schedule I and Form 122C-1 to accurately reflect income from all sources, amended documents that accurately reflect Debtor's marital status, and amended Statement of Financial Affairs to accurately list Debtor's income received in 2024.

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 27, 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 31, 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 31, 2026, at 1:00 p.m.

The objection is ORDERED CONDITIONALLY SUSTAINED and CONTINUED to March 31, 2026 at 1:00 p.m. for reasons stated in the minutes.

The court will issue an order.

15. [25-24272](#)-B-13 DAVID LANDER
[LGT](#)-2 Robert L. Goldstein

CONTINUED EVIDENTIARY HEARING
RE: OBJECTION TO DEBTOR'S CLAIM
OF EXEMPTIONS
10-1-25 [[24](#)]

Final Ruling

Resolved by March 5, 2026, order, dkts. 51 & 52, granting motion, dkt. 47, approving settlement agreement, Ex. A to dkt. 50. Evidentiary hearing is VACATED. No appearance necessary.

16. [25-27077](#)-B-13 KRISTOPHER COOPER
[RAS](#)-1 David C. Johnston

OBJECTION TO CONFIRMATION OF
PLAN BY U.S. BANK TRUST
NATIONAL ASSOCIATION
2-24-26 [[18](#)]

Final Ruling

The *initial* Chapter 13 Plan filed January 4, 2026, 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 31, 2026, at 1:00 p.m., conditionally sustain the objection, and deny confirmation of the plan.**

U.S. Bank Trust National Association objects to confirmation of the plan on grounds that the proposed payment of \$6,000 per month for months 1 through 12 is insufficient to cover ongoing monthly mortgage payment of \$3,024.61 plus monthly pre-petition arrears of \$3,643.68 (from pre-petition arrears of \$218,621.13 per Claim No. 3-1). While the plan proposes increasing monthly payments to \$9,000 per month for the remaining 48 months, there is no indication by Debtor as to how he can afford the step-up provision, filed Schedule J does not show any expected increase over the next year, and such an increase is speculative.

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 27, 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 31, 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 31, 2026, at 1:00 p.m.

The objection is ORDERED CONDITIONALLY SUSTAINED and CONTINUED to March 31, 2026 at 1:00 p.m. for reasons stated in the minutes.

The court will issue an order.

17. [25-26180](#)-B-13 WALTER/NORA MENDEZ
[JCK-3](#) Kathleen H. Crist

MOTION TO CONFIRM PLAN
1-29-26 [[47](#)]

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 and a response were 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 first amended plan.

The Chapter 13 Trustee objects to confirmation of the plan on grounds that the proposed payment of \$1,185 per month for months 1 through 47 is insufficient to cover the total monthly expenses with Trustee's administrative fees of \$1,400.28. Additionally, Schedule J shows that Debtors' monthly discretionary income of \$1,185 is insufficient to cover the increase in monthly plan payments. The Debtors will not be able to make all payments under the plan and comply with the plan. 11 U.S.C. § 1325(a)(6).

Debtors filed a response proposing to keep the monthly payments at \$1,185 per month for months 1 through 47, then increasing the plan payments to \$2,579 for months 48 through 60. However, there is no explanation by Debtors as to how they can increase their payment by nearly \$1,400 per month and such an increase is speculative.

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.

18. [26-20081](#)-B-13 SHEILA EVANS
Thru #20 David Foyil
OBJECTION TO CONFIRMATION OF
PLAN BY ROGER ANDERSON, TRUSTEE
OF THE RWA TRUST DATED MARCH
14, 2014
3-4-26 [[24](#)]

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 24, 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.

19. [26-20081](#)-B-13 SHEILA EVANS
ALG-1 David Foyil
MOTION FOR RELIEF FROM
AUTOMATIC STAY AND/OR MOTION TO
CONFIRM TERMINATION OR ABSENCE
OF STAY
3-9-26 [[28](#)]
ROGER ANDERSON, TRUSTEE OF
THE RWA TRUST DATED MARCH
14, 2014 VS.

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 24, 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.

20. [26-20081](#)-B-13 SHEILA EVANS
LGT-1 David Foyil
OBJECTION TO CONFIRMATION OF
PLAN BY LILIAN G. TSANG
2-27-26 [[21](#)]

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 24, 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.

21. [25-27191](#)-B-13 ROBERT POTTER CONTINUED OBJECTION TO
[LGT](#)-1 Matthew G. Grech CONFIRMATION OF PLAN BY LILIAN
Thru #22 G. TSANG
2-2-26 [[17](#)]

Final Ruling

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

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

Subsequent to the Chapter 13 Trustee filing its objection, Debtor filed an amended plan on March 9, 2026. The confirmation hearing for the amended plan is scheduled for April 14, 2026. The earlier plan filed December 19, 2025, is not confirmed.

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

The court will issue an order.

22. [25-27191](#)-B-13 ROBERT POTTER CONTINUED OBJECTION TO
[SKI](#)-1 Matthew G. Grech CONFIRMATION OF PLAN BY EXETER
FINANCE LLC
1-14-26 [[12](#)]

Final Ruling

Exeter Finance LLC having filed a notice of withdrawal of its objection, the objection is dismissed without prejudice pursuant to Federal Rule of Civil Procedure 41(a)(1)(A)(I) and Federal Rules of Bankruptcy Procedure 9014 and 7041. The matter is removed from the calendar.

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

The court will issue an order.

23. [25-26492](#)-B-13 FLAVIO PEREZ MOTION FOR RELIEF FROM
[FWP](#)-2 Peter G. Macaluso AUTOMATIC STAY
2-24-26 [[47](#)]

VERDEO CAPITAL GROUP, INC.
VS.

Final Ruling

Before the court is a *Motion for Relief From the Automatic Stay* filed by secured creditor Jorva Partners B, LP c/o Verdeo Capital Group, Inc. ("Lender"). Lender moves for relief from the automatic stay of 11 U.S.C. § 362(a) so that it may exercise its rights and remedies under its deed of trust on real property located at 10936 E. Jahant Road, Acampo, California ("Property"). Debtor Flavio Cesar Perez ("Debtor") filed an opposition. Lender filed a reply.

The court has reviewed the motion, opposition, reply, and all related declarations and exhibits. The court has also reviewed and takes judicial notice of the docket. See Fed. R. Evid. 201(c)(1). Oral argument is not necessary and will not assist in the decision-making process. See Local Bankr. R. 1001-1(f), 9014-1(h).

The court adopts Lender's motion and reply as the basis of its decision to grant the motion for cause under 11 U.S.C. § 362(d)(1). *Dean v. State of California Department of Social Services*, 2023 WL 8477961, *1 (E.D. Cal., Dec. 7, 2023) ("The Court further adopts, in their entirety, Defendants' arguments set forth in their oppositions to Plaintiffs' Motion herein."); *U.S. v. 14.02 Acres of Land*, 2004 WL 7337381, *7 (E.D. Cal., June 21, 2004) ("The court is persuaded by the reasons articulated by the United States in its reply brief and adopts this analysis and conclusion.").

Relief is alternatively appropriate because Debtor appears to be ineligible for Chapter 13 relief. The secured debt limit for Chapter 13 eligibility is \$1,580,125. See 11 U.S.C. § 109(e). Debtor values the Property at \$3,000,000. See Dkt. 11 at p.3, Sch. A. Lender's motion identifies liens recorded on the Property totaling at least \$2,126,413. Dkt. 47 at 4. Assuming for purposes of argument that Debtor's valuation is accurate, the liens are all secured claims which exceed the statutory eligibility cap of § 109(e). This too is cause under § 362(d)(1). *In re Brumlik*, 185 B.R. 887, 890 (Bankr. M.D. Fla. 1995) ("In addition, failure to meet the eligibility requirements for filing for relief under Chapter 13 of the Bankruptcy Code constitutes 'cause' for granting relief from the automatic stay pursuant to 11 U.S.C. § 362(d).").

Debtor's opposition does not alter the court's conclusion. The court agrees with Lender that the "Real Estate Purchase Agreement" submitted with the opposition lacks any hallmark of authenticity. Particularly troubling is that the purported buyer does not exist according to California Secretary of State records. Also troubling is the absence of any declaration from the purported buyer and identification of escrow information other than counsel's conclusory statement in the motion that an escrow has been opened with Old Republic.¹ By all accounts, the court believes the purported purchase agreement is a sham and a delay tactic.

The motion is ORDERED GRANTED for the reasons stated in the minutes and the fourteen day stay of Fed. R. Bankr. R. 4001(a)(4) is WAIVED.

The court will prepare an order.

¹The exhibit cited in the motion to support this statement is the questionable purchase agreement which merely lists Old Republic and its address as "Escrow and Title Company." The exhibit itself does not establish that an escrow has been opened nor does it provide any identifying account information. And, of course, counsel's unsubstantiated and unsupported statement in the motion that an escrow has been opened is not evidence. See *Singh v. INS*, 213 F.3d 1050, 1054 n.8 (9th Cir. 2000) (counsel's statements in briefs are not evidence).

24. [25-26992](#)-B-13 SAMUEL/DEBORAH POWERS
[KMM-1](#) Matthew J. DeCaminada

MOTION FOR RELIEF FROM
AUTOMATIC STAY
2-12-26 [[24](#)]

GLOBAL LENDING SERVICES 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). No opposition was filed. The matter will be resolved without oral argument. No appearance at the hearing is required.

The court's decision is to grant the motion for relief from automatic stay.

Global Lending Services LLC ("Movant") seeks relief from the automatic stay with respect to an asset identified as a 2015 Toyota Corolla (the "Vehicle"). The moving party has provided the Declaration of Sheronda Hallums to introduce into evidence the documents upon which it bases the claim and the obligation owed by Joint Debtor.

The Hallums Declaration states that Joint Debtor's account matured on April 25, 2025, and that there is an outstanding balance of \$9,692.29.

From the evidence provided to the court, and only for purposes of this motion, the debt secured by this asset is determined to be \$9,692.29 while the value of the Vehicle is determined to be \$7,000 as stated in Official Form 107 filed by Debtors.

Discussion

The court maintains the right to grant relief from stay for cause when a debtor has not been diligent in carrying out his or her duties in the bankruptcy case, has not made required payments, or is using bankruptcy as a means to delay payment or foreclosure. *In re Harlan*, 783 F.2d 839 (B.A.P. 9th Cir. 1986); *In re Ellis*, 60 B.R. 432 (B.A.P. 9th Cir. 1985). The court determines that cause exists for terminating the automatic stay since the Debtors and the estate have not made post-petition payments. 11 U.S.C. § 362(d)(1); *In re Ellis*, 60 B.R. 432 (B.A.P. 9th Cir. 1985).

Additionally, once a movant under 11 U.S.C. § 362(d)(2) establishes that a debtor or estate has no equity, it is the burden of the debtor or trustee to establish that the collateral at issue is necessary to an effective reorganization. *United Savings Ass'n of Texas v. Timbers of Inwood Forest Associates, Ltd.*, 484 U.S. 365, 375-76 (1988); 11 U.S.C. § 362(g)(2). Based upon the evidence submitted, the court determines that there is no equity in the Vehicle for either the Debtors or the Estate. 11 U.S.C. § 362(d)(2). And no opposition or showing having been made by the Debtors or the Trustee, the court determines that the Vehicle is not necessary for any effective reorganization in this Chapter 13 case.

The court shall issue an order terminating and vacating the automatic stay to allow creditor, its agents, representatives and successors, and all other creditors having lien rights against the Vehicle, to repossess, dispose of, or sell the asset pursuant to applicable nonbankruptcy law and their contractual rights, and for any purchaser, or successor to a purchaser, to obtain possession of the asset.

There also being no objections from any party, the 14-day stay of enforcement under Rule 4001(a)(3) is waived.

No other or additional relief is granted by the court.

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

The court will issue an order.

25. [26-20092](#)-B-13 STANLEY/JANELLE ORR OBJECTION TO CONFIRMATION OF
[JCW](#)-1 Douglas B. Jacobs PLAN BY ALLY BANK
Thru #26 2-20-26 [[14](#)]

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 24, 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.

26. [26-20092](#)-B-13 STANLEY/JANELLE ORR OBJECTION TO CONFIRMATION OF
[LGT](#)-1 Douglas B. Jacobs PLAN BY LILIAN G. TSANG
2-27-26 [[20](#)]

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 24, 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.

27. [25-27093](#)-B-13 JOHNATHAN MOHR CONTINUED OBJECTION TO
[LGT](#)-1 David C. Johnston CONFIRMATION OF PLAN BY LILIAN
G. TSANG
2-2-26 [[18](#)]

CONTINUED TO 4/21/26 AT 1:00 P.M. TO BE HEARD AFTER THE CONTINUED MEETING OF CREDITORS
SET FOR 4/09/26.

Final Ruling

No appearance at the March 24, 2026, hearing is required. The court will issue an
order.

The objection is ORDERED CONTINUED to April 21, 2026 at 1:00 p.m. for reasons stated in
the minutes.

28. [25-27411](#)-B-13 MICHAEL/DENISE PERKINS CONTINUED MOTION FOR
RJ-1 Richard L. Jare COMPENSATION FOR RICHARD JARE,
DEBTORS ATTORNEY(S)
3-3-26 [[26](#)]

Final Ruling

This matter was continued from March 17, 2026, to allow any party in interest to file a response by 5:00 p.m. Friday, March 20, 2025. Nothing was filed. Therefore, the court's conditional ruling at dkt. 31, granting the motion, shall become the court's final decision. The continued hearing on March 24, 2026, at 1:00 p.m. is vacated.

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

The court will issue an order.

29. [25-23765](#)-B-13 RATTANA POK CONTINUED MOTION TO COMPROMISE
[PGM](#)-2 Peter G. Macaluso CONTROVERSY/APPROVE SETTLEMENT
AGREEMENT WITH REAL TIME
RESOLUTIONS, INC. ET AL.
2-11-26 [[47](#)]

Final Ruling

This matter was continued from March 17, 2026, to allow debtor Rattana Pok ("Debtor") to file a supplemental declaration analyzing the *In re A & C Props.* and *In re Woodson* factors and whether they have been met. Debtor timely filed supplemental documents by 5:00 p.m. Friday, March 20, 2026, and argues that the four factors have been met.

Probability of Success

Debtor states that the probability of success can go in favor of either Debtor or Real Time Resolutions, Inc. ("Creditor").

Difficulties in Collection

The difficulty of collection relatively equal.

Expense, Inconvenience and Delay of Continued Litigation

Approval of the settlement agreement is in the best interest of both Debtor and Creditor since it will avoid the expense, inconvenience, and delay of continued litigation.

Paramount Interest of Creditors

Since the settlement agreement resolves a dispute that exists only between Debtor and Creditor, Debtor asserts that the settlement does not affect the interests of any other creditor.

Upon weighing the factors outlined in *A & C Properties* and *Woodson*, the court determines that the compromise is in the best interest of the creditors and the estate. The motion is granted.

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

The court will issue an order.