## UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA

Honorable Fredrick E. Clement Fresno Federal Courthouse 2500 Tulare Street, 5<sup>th</sup> Floor Courtroom 11, Department A Fresno, California

#### PRE-HEARING DISPOSITIONS

DAY: THURSDAY

DATE: MARCH 29, 2018

CALENDAR: 9:00 A.M. CHAPTERS 13 AND 12 CASES

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. 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. If the parties stipulate to continue the hearing on the matter or agree to resolve the matter in a way inconsistent with the final ruling, then the court will consider vacating the final ruling only if the moving party notifies chambers before 4:00 pm at least one business day before the hearing date: Department A-Kathy Torres (559)499-5860; Department B-Jennifer Dauer (559)499-5870. a party has grounds to contest a final ruling because of the court's error under FRCP 60 (a) (FRBP 9024) ["a clerical mistake (by the court) or a mistake arising from (the court's) oversight or omission"] the party shall notify chambers (contact information above) and any other party affected by the final ruling by 4:00 pm one business day before the hearing.

**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.

### 1. $\frac{17-14301}{MHM-2}$ -A-13 IN RE: HARRY/CHERRY COLES

MOTION TO DISMISS CASE 2-12-2018 [44]

MICHAEL MEYER/MV TIMOTHY SPRINGER

### Tentative Ruling

Motion: Dismiss Case

Notice: LBR 9014-1(f)(1); written opposition required

Disposition: Granted

Order: Civil minute order

Unopposed motions are subject to the rules of default. Fed. R. Civ. P. 55, incorporated by Fed. R. Bankr. P. 7055, 9014(c). Written opposition to this motion was required not less than 14 days before the hearing on this motion. LBR 9014-1(f)(1)(B). None has been filed. The default of the responding party is entered. The court considers the record, accepting well-pleaded facts as true. TeleVideo Sys., Inc. v. Heidenthal, 826 F.2d 915, 917-18 (9th Cir. 1987).

#### CASE DISMISSAL

The chapter 13 trustee moves to dismiss this chapter 13 case for a delinquency in payments under the debtor's proposed chapter 13 plan. For the reasons stated in the motion, cause exists under § 1307(c)(1), (c)(4) and § 1326(a)(1)(A) to dismiss the case. Payments under the proposed plan are delinquent in the amount of \$2,130.

#### CIVIL MINUTE ORDER

The court shall issue a civil minute order that conforms substantially to the following form:

Findings of fact and conclusions of law are stated in the civil minutes for the hearing.

The trustee's motion to dismiss this chapter 13 case has been presented to the court. Having entered the default of respondent debtor for failure to appear, timely oppose, or otherwise defend in the matter, and having considered the well-pleaded facts of the motion,

IT IS ORDERED that the motion is granted because of the delinquency under the proposed chapter 13 plan in this case. The court hereby dismisses this case.

## 2. $\frac{18-10001}{MHM-2}$ -A-13 IN RE: RAYE HOEVERTSZ

MOTION TO DISMISS CASE 2-22-2018 [19]

MICHAEL MEYER/MV TIMOTHY SPRINGER

### Final Ruling

Motion: Dismiss Case

Notice: LBR 9014-1(f)(1); written opposition required

**Disposition:** Granted

Order: Civil minute order

Unopposed motions are subject to the rules of default. Fed. R. Civ. P. 55, incorporated by Fed. R. Bankr. P. 7055, 9014(c). Written opposition to this motion was required not less than 14 days before the hearing on this motion. LBR 9014-1(f)(1)(B). None has been filed. The default of the responding party is entered. The court considers the record, accepting well-pleaded facts as true. TeleVideo Sys., Inc. v. Heidenthal, 826 F.2d 915, 917-18 (9th Cir. 1987).

#### CASE DISMISSAL

The debtor has failed to provide the trustee with required or requested documents. See 11 U.S.C.  $\S 521(a)(3)-(4)$ .

The debtor has failed to provide the trustee with required tax returns (for the most recent tax year ending immediately before the commencement of the case and for which a Federal income tax return was filed) no later than 7 days before the date first set for the first meeting of creditors. 11 U.S.C. § 521(e)(2)(A)-(B).

The debtor has failed to appear at a  $\S$  341 meeting of creditors. See 11 U.S.C.  $\S\S$  341, 343.

For the reasons stated in the motion, cause exists to dismiss the case. Id. § 1307(c)(1).

### CIVIL MINUTE ORDER

The court shall issue a civil minute order that conforms substantially to the following form:

Findings of fact and conclusions of law are stated in the civil minutes for the hearing.

The trustee's motion to dismiss has been presented to the court. Having entered the default of the respondent debtor for failure to appear, timely oppose, or otherwise defend in the matter, and having considered the well-pleaded facts of the motion,

IT IS ORDERED that the motion is granted for unreasonable delay by the debtor that is prejudicial to creditors. The court hereby dismisses this case.

## 3. $\frac{17-14702}{EPE-2}$ -A-13 IN RE: MARIA WEE

MOTION TO CONFIRM PLAN 2-15-2018 [49]

MARIA WEE/MV ERIC ESCAMILLA

### Final Ruling

Motion: Confirm Chapter 13 Plan

Notice: LBR 3015-1(d)(1), 9014-1(f)(1); written opposition required

**Disposition:** Granted

Order: Prepared by the trustee, approved by debtor's counsel

Unopposed motions are subject to the rules of default. Fed. R. Civ. P. 55, incorporated by Fed. R. Bankr. P. 7055, 9014(c). Written opposition to this motion was required not less than 14 days before the hearing on this motion. LBR 3015-1(d)(1), 9014-1(f)(1)(B). None has been filed. The default of the responding party is entered. The court considers the record, accepting well-pleaded facts as true. TeleVideo Sys., Inc. v. Heidenthal, 826 F.2d 915, 917-18 (9th Cir. 1987).

Chapter 13 plan confirmation is governed by 11 U.S.C. §§ 1322, 1325 and by Federal Rule of Bankruptcy Procedure 2002(b) and Local Bankruptcy Rule 3015-1. The debtor bears the burden of proof as to each element. *In re Barnes*, 32 F.3d 405, 407 (9th Cir. 1994). The court finds that the debtor has sustained that burden, and the court will approve confirmation of the plan.

## 4. $\frac{12-17603}{MHM-4}$ -A-13 IN RE: JOHN/KER VANG

MOTION TO DETERMINE FINAL CURE AND MORTGAGE PAYMENT RULE 3002.1

2-14-2018 [140]

MICHAEL MEYER/MV PETER FEAR

#### Final Ruling

Motion: Determination of Final Cure and Payment of Required

Postpetition Amounts under Rule 3002.1(h)

Notice: LBR 9014-1(f)(1); written opposition required

**Disposition:** Granted

Order: Prepared by moving party

Unopposed motions are subject to the rules of default. Fed. R. Civ. P. 55, incorporated by Fed. R. Bankr. P. 7055, 9014(c). Written opposition to this motion was required not less than 14 days before the hearing on this motion. LBR 9014-1(f)(1)(B). None has been filed. The default of the responding party is entered. The court considers the record, accepting well-pleaded facts as true. TeleVideo Sys., Inc. v. Heidenthal, 826 F.2d 915, 917-18 (9th Cir. 1987).

Federal Rule of Bankruptcy Procedure 3002.1(h) provides that the debtor or trustee may file a motion to "determine whether the debtor has cured the default and paid all required postpetition amounts" due on a claim in a chapter 13 case that is "(1) secured by a security interest in the debtor's principal residence, and (2) provided for under § 1322(b)(5) of the Code in the debtor's plan." Fed. R. Bankr. P. 3002.1.

Rule 3002.1(f) and (g) describe procedures that must be followed before the motion may be filed. These procedures begin with the trustee's filing and serving "a notice stating that the debtor has paid in full the amount required to cure any default on the claim" and "inform[ing] the holder of its obligation to file and serve a response under subdivision (g)." Fed. R. Bankr. P. 3002.1(f). This notice is called the Notice of Final Cure. The debtor may file this notice if the trustee does not timely file it. Id.

The holder of the claim then has a limited time to file a response to this notice. See Fed. R. Bankr. P. 3002.1(g) (the holder must serve and file its response statement within 21 days after service of the Notice of Final Cure). The response statement permits the holder of the claim to agree or dispute whether the debtor has paid in full the amount required to cure the default on the claim and whether the debtor is otherwise current on all payments under § 1322(b)(5).

A motion for a determination of final cure and payment must be filed within 21 days after service of the claimholder's response statement under subdivision (g) of Rule 3002.1. Fed. R. Bankr. P. 3002.1(h).

If the movant complies with these procedures, then "the court shall, after notice and hearing, determine whether the debtor has cured the default and paid all required postpetition amounts." Id.

If, however, the holder of the claim fails to provide a response statement under subdivision (g) of Rule 3002.1, then the court may both (1) preclude the holder from presenting the omitted information, in any form, as evidence in any contested matter or adversary proceeding in the case, or (2) award other appropriate relief. Fed. R. Bank. P. 3002.1(i).

For the reasons stated in the motion and supporting papers, the court will grant the relief sought by the motion. It will also award the "other appropriate relief" described in Rule 3002.1(i)(2) by determining that the debtor has cured the default and paid all postpetition amounts due on the secured claim described in the motion as of the date indicated in the motion.

5.  $\frac{13-11803}{PK-8}$ -A-13 IN RE: JERZY BARANOWSKI

AMENDED MOTION TO SELL 3-13-2018 [210]

PATRICK KAVANAGH

### Tentative Ruling

**Motion:** Sell Restaurant Business and Lease Real Property **Notice:** LBR 9014-1(f)(1); written opposition required

Disposition: Granted

**Order:** Prepared by moving party pursuant to the instructions below and approved as to form and content by the Chapter 13 trustee

Property Sold: Restaurant Business known as Jerry's Pizza and Pub

located at 1817 Chester Avenue, Bakersfield, CA

Buyer: Ernesto and Corina Topete

Sale Price: \$165,000 with a down payment of \$45,000

Property Leased: Real property on which the restaurant business is

located, 1817 Chester Avenue, Bakersfield, CA Lessee: The same as the buyer identified above

Rent: Not specified in the motion

Sale Type: Private sale subject to overbid opportunity

Unopposed motions are subject to the rules of default. Fed. R. Civ. P. 55, incorporated by Fed. R. Bankr. P. 7055, 9014(c). Written opposition to this motion was required not less than 14 days before the hearing on this motion. LBR 9014-1(f)(1)(B). None has been filed. The default of the responding party is entered. The court considers the record, accepting well-pleaded facts as true. TeleVideo Sys., Inc. v. Heidenthal, 826 F.2d 915, 917-18 (9th Cir. 1987).

Confirmation of a Chapter 13 plan revests property of the estate in the debtor unless the plan or order confirming the plan provides otherwise. 11 U.S.C. § 1327(b); see also In re Tome, 113 B.R. 626, 632 (Bankr. C.D. Cal. 1990).

Here, the subject property is property of the estate because the debtor's confirmed plan provides that property of the estate will not revest in debtors upon confirmation.

Section 363(b)(1) of Title 11 authorizes sales of property of the estate "other than in the ordinary course of business." 11 U.S.C. § 363(b)(1); see also In re Lionel Corp., 722 F.2d 1063, 1071 (2d Cir. 1983) (requiring business justification). A Chapter 13 debtor has the rights and powers given to a trustee under § 363(b). 11 U.S.C. § 1303. Based on the motion and supporting papers, the court finds a proper reorganization purpose for this sale. The stay of the order provided by Federal Rule of Bankruptcy Procedure 6004(h) will be waived.

The order shall be approved by the Chapter 13 trustee as to form and content. Additionally, the order shall contain language requiring the Chapter 13 trustee to approve the escrow instructions for the sale.

## 6. $\frac{13-17106}{BCS-5}$ -A-13 IN RE: DAVID/ROSE MURRAY

MOTION FOR COMPENSATION BY THE LAW OFFICE OF SHEIN LAW GROUP, PC FOR BENJAMIN C. SHEIN, DEBTORS ATTORNEY(S)  $2-27-2018 \quad \mbox{ [ } 90\mbox{ ]}$ 

BENJAMIN SHEIN

### Final Ruling

Application: Allowance of Final Compensation and Expense

Reimbursement

Notice: LBR 9014-1(f)(1); written opposition required

Disposition: Approved
Order: Civil minute order

Unopposed motions are subject to the rules of default. Fed. R. Civ. P. 55, incorporated by Fed. R. Bankr. P. 7055, 9014(c). Written opposition to this application was required not less than 14 days before the hearing on the application. LBR 9014-1(f)(1)(B). None has been filed. The default of the responding party is entered. The court considers the record, accepting well-pleaded facts as true. TeleVideo Sys., Inc. v. Heidenthal, 826 F.2d 915, 917-18 (9th Cir. 1987).

#### COMPENSATION AND EXPENSES

In this Chapter 13 case, Shein Law Group, PC has applied for an allowance of final compensation and reimbursement of expenses. The applicant requests that the court allow compensation in the amount of \$5,358.00 and reimbursement of expenses in the amount of \$328.04. The applicant also asks that the court allow on a final basis all prior applications for fees and costs that the court has previously allowed on an interim basis.

Section 330(a) of the Bankruptcy Code authorizes "reasonable compensation for actual, necessary services" rendered by a debtor's attorney in a Chapter 13 case and "reimbursement for actual, necessary expenses." 11 U.S.C. § 330(a)(1), (4)(B). Reasonable compensation is determined by considering all relevant factors. See id. § 330(a)(3).

The court finds that the compensation and expenses sought are reasonable, and the court will approve the application on a final basis. The court also approves on a final basis all prior applications for interim fees and costs that the court has allowed under § 331 on an interim basis.

#### CIVIL MINUTE ORDER

The court shall issue a civil minute order that conforms substantially to the following form:

Findings of fact and conclusions of law are stated in the civil minutes for the hearing.

Shein Law Group, PC's application for allowance of final compensation and reimbursement of expenses has been presented to the court. Having entered the default of respondent for failure to appear, timely oppose, or otherwise defend in the matter, and having considered the well-pleaded facts of the application,

IT IS ORDERED that the application is approved on a final basis. The court allows final compensation in the amount of \$5,358.00 and reimbursement of expenses in the amount of \$328.04. The aggregate allowed amount equals \$5,686.04. As of the date of the application, the applicant held a retainer in the amount of \$0. The amount of \$1,536.15 shall be allowed as an administrative expense to be paid through the plan, and the remainder of the allowed amounts, if any, shall be paid directly by the debtor after completion of the plan's term. The court also approves on a final basis all prior applications for interim fees and costs that the court has allowed under § 331 on an interim basis.

IT IS FURTHER ORDERED that the trustee is authorized to pay the fees allowed by this order from the available funds of the plan in a manner consistent with the terms of the confirmed plan.

## 7. $\frac{17-13307}{\text{SAH}-3}$ -A-13 IN RE: CRYSTAL HYATT

MOTION TO CONFIRM PLAN 2-8-2018 [99]

CRYSTAL HYATT/MV SUSAN HEMB

### Final Ruling

Motion: Confirm Chapter 13 Plan

Notice: LBR 3015-1(d)(1), 9014-1(f)(1); written opposition required

**Disposition:** Granted

Order: Prepared by the trustee, approved by debtor's counsel

Unopposed motions are subject to the rules of default. Fed. R. Civ. P. 55, incorporated by Fed. R. Bankr. P. 7055, 9014(c). Written opposition to this motion was required not less than 14 days before the hearing on this motion. LBR 3015-1(d)(1), 9014-1(f)(1)(B). None has been filed. The default of the responding party is entered. The court considers the record, accepting well-pleaded facts as true. TeleVideo Sys., Inc. v. Heidenthal, 826 F.2d 915, 917-18 (9th Cir. 1987).

Chapter 13 plan confirmation is governed by 11 U.S.C. §§ 1322, 1325 and by Federal Rule of Bankruptcy Procedure 2002(b) and Local Bankruptcy Rule 3015-1. The debtor bears the burden of proof as to each element. *In re Barnes*, 32 F.3d 405, 407 (9th Cir. 1994). The court finds that the debtor has sustained that burden, and the court will approve confirmation of the plan.

### 8. $\frac{17-13708}{TOG-3}$ -A-13 IN RE: NOE RODRIGUEZ AND ARACELI HERNANDEZ

CONTINUED MOTION TO CONFIRM PLAN 1-5-2018 [ $\underline{64}$ ]

NOE RODRIGUEZ/MV THOMAS GILLIS RESPONSIVE PLEADING

### No Ruling

## 9. $\frac{17-13709}{\text{TOG}-3}$ -A-13 IN RE: CESAR CORTES AND NEREYDA OLEA

CONTINUED MOTION TO CONFIRM PLAN 1-4-2018 [45]

CESAR CORTES/MV THOMAS GILLIS RESPONSIVE PLEADING

#### No Ruling

10.  $\frac{17-14912}{BDA-1}$ -A-13 IN RE: ISIDRO GARCIA AND BRENDA HERNANDEZ

OBJECTION TO CONFIRMATION OF PLAN BY CAPITAL ONE AUTO FINANCE  $2-13-2018 \hspace{0.2in} \left[\begin{array}{c} 29 \end{array}\right]$ 

CAPITAL ONE AUTO FINANCE/MV JERRY LOWE BRET ALLEN/ATTY. FOR MV.

#### No Ruling

11.  $\frac{17-14912}{JRL-2}$ -A-13 IN RE: ISIDRO GARCIA AND BRENDA HERNANDEZ

MOTION TO CONFIRM PLAN 2-6-2018 [24]

ISIDRO GARCIA/MV JERRY LOWE RESPONSIVE PLEADING

### Final Ruling

Motion: Confirm Chapter 13 Plan

Notice: LBR 3015-1(d)(1), 9014-1(f)(1); written opposition required

Disposition: Granted

Order: Prepared by the trustee, approved by debtor's counsel

Unopposed motions are subject to the rules of default. Fed. R. Civ. P. 55, incorporated by Fed. R. Bankr. P. 7055, 9014(c). Written opposition to this motion was required not less than 14 days before the hearing on this motion. LBR 3015-1(d)(1), 9014-1(f)(1)(B). None has been filed. The default of the responding party is entered. The court considers the record, accepting well-pleaded facts as true. TeleVideo Sys., Inc. v. Heidenthal, 826 F.2d 915, 917-18 (9th Cir. 1987).

Chapter 13 plan confirmation is governed by 11 U.S.C. §§ 1322, 1325 and by Federal Rule of Bankruptcy Procedure 2002(b) and Local Bankruptcy Rule 3015-1. The debtor bears the burden of proof as to each element. *In re Barnes*, 32 F.3d 405, 407 (9th Cir. 1994). The court finds that the debtor has sustained that burden, and the court will approve confirmation of the plan.

## 12. $\frac{18-10218}{\text{SW}-1}$ -A-13 IN RE: ENOC GUTIERREZ AND KAREN RIVAS

MOTION FOR RELIEF FROM AUTOMATIC STAY 3-9-2018 [23]

ALLY BANK/MV THOMAS GILLIS ADAM BARASCH/ATTY. FOR MV.

### Tentative Ruling

**Motion:** Relief from Automatic Stay and Co-Debtor Stay **Notice:** LBR 9014-1(f)(2); no written opposition required

Disposition: Granted

Order: Prepared by moving party

Subject: 2014 Kia Sedona

Unopposed motions are subject to the rules of default. Fed. R. Civ. P. 55, incorporated by Fed. R. Bankr. P. 7055, 9014(c). Written opposition to this motion was required not less than 14 days before the hearing on this motion. LBR 9014-1(f)(1)(B). None has been filed. The default of the responding party is entered. The court considers the record, accepting well-pleaded facts as true. TeleVideo Sys., Inc. v. Heidenthal, 826 F.2d 915, 917-18 (9th Cir. 1987).

### AUTOMATIC STAY OF § 362(a)

Section 362(d)(1) authorizes stay relief for cause shown. 11 U.S.C. § 362(d)(1). The debtor is obligated to make debt payments to the moving party pursuant to a loan contract that is secured by a security interest in the debtor's vehicle described above. The debtor has defaulted on the loan as 1 postpetition payments are past due. The total past due balance of principal and interest is approximately \$339.86.

Furthermore, the debtor has not scheduled the movant's claim on Schedule D. Nor does the movant's claim appear to be provided for under the proposed chapter 13 plan filed January 25, 2018. ECF No. 5. And the property does not appear to be included on the debtor's Schedule A/B.

The moving party contends that the value of the vehicle is depreciating and continues to depreciate. Thus, the moving party's interest in the vehicle is not being adequately protected due to the debtor's ongoing postpetition default. See 11 U.S.C. § 1326(a)(1)(C) (requiring adequate protection payments to commence not later than 30 days after the petition as to any creditor secured by personal property).

Together, these facts constitute cause for relief from the automatic stay.

### CO-DEBTOR STAY OF § 1301

A party in interest may seek relief from the co-debtor stay in chapter 13 and 12 cases. 11 U.S.C. §§ 1301(c), 1201(c). The second ground for relief under both of these provisions is that "the plan filed by the debtor proposes not to pay such claim." Id. §§ 1301(c)(2), 1201(c)(2). Under these provisions, if the plan fails to provide any amount to the creditor on its claim for which the codebtor is also liable, the creditor is entitled to relief from stay.

In this case, the plan filed by the debtor proposes not to pay the movant's claim. Relief from the co-debtor stay is warranted.

#### CONCLUSION

Therefore, cause exists to grant relief under § 362(d)(1) and § 1301(c). The motion will be granted, and the 14-day stay of Federal Rule of Bankruptcy Procedure 4001(a)(3) will be waived. No other relief will be awarded.

13.  $\frac{17-13721}{JRL-1}$ -A-13 IN RE: JOHN/NANCY ALVA

MOTION TO CONFIRM PLAN 2-9-2018 [74]

JOHN ALVA/MV JERRY LOWE RESPONSIVE PLEADING

No Ruling

## 14. $\frac{17-14030}{MAZ-1}$ -A-13 IN RE: ANGELA WOLF

MOTION TO VALUE COLLATERAL OF CAPITAL ONE AUTO FINANCE  $2-13-2018 \quad [\ 37\ ]$ 

ANGELA WOLF/MV MARK ZIMMERMAN

### Final Ruling

Motion: Value Collateral [Personal Property; Motor Vehicle]

Notice: LBR 9014-1(f)(1); written opposition required

**Disposition:** Granted

Order: Civil minute order

Unopposed motions are subject to the rules of default. Fed. R. Civ. P. 55, incorporated by Fed. R. Bankr. P. 7055, 9014(c). Written opposition to this motion was required not less than 14 days before the hearing on this motion. LBR 9014-1(f)(1)(B). None has been filed. The default of the respondent is entered. The court considers the record, accepting well-pleaded facts as true. TeleVideo Sys., Inc. v. Heidenthal, 826 F.2d 915, 917-18 (9th Cir. 1987).

#### VALUATION OF COLLATERAL

Chapter 13 debtors may value collateral by noticed motion. Fed. R. Bankr. P. 3012. Section 506(a) of the Bankruptcy Code provides, "An allowed claim of a creditor secured by a lien on property in which the estate has an interest . . . is a secured claim to the extent of the value of such creditor's interest in the estate's interest in such property" and is unsecured as to the remainder. 11 U.S.C. § 506(a). For personal property, value is defined as "replacement value" on the date of the petition. Id. § 506(a)(2). For "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." Id. The costs of sale or marketing may not be deducted. Id.

A debtor's ability to value collateral consisting of a motor vehicle is limited by the terms of the hanging paragraph of § 1325(a). See 11 U.S.C. § 1325(a) (hanging paragraph). Under this statute, a lien secured by a motor vehicle cannot be stripped down to the collateral's value if: (i) the lien securing the claim is a purchase money security interest, (ii) the debt was incurred within the 910-day period preceding the date of the petition, and (iii) the motor vehicle was acquired for the debtor's personal use. 11 U.S.C. § 1325(a) (hanging paragraph).

In this case, the debtor seeks to value collateral consisting of a motor vehicle described as a 2014 Toyota Prius. The debt secured by the vehicle was not incurred within the 910-day period preceding the date of the petition. The court values the vehicle at \$13,800.

#### CIVIL MINUTE ORDER

The court shall issue a civil minute order that conforms substantially to the following form:

Findings of fact and conclusions of law are stated in the civil minutes for the hearing.

The debtor's motion to value collateral consisting of a motor vehicle has been presented to the court. Having entered the default of respondent for failure to appear, timely oppose, or otherwise defend in the matter, and having considered the well-pleaded facts of the motion.

IT IS ORDERED that the motion is granted. The personal property collateral described as a 2014 Toyota Prius has a value of \$13,800. No senior liens on the collateral have been identified. The respondent has a secured claim in the amount of \$13,800 equal to the value of the collateral that is unencumbered by senior liens. The respondent has a general unsecured claim for the balance of the claim.

### 15. $\frac{17-14431}{TCS-2}$ -A-13 IN RE: CARLOS SMITH

MOTION TO CONFIRM PLAN 1-30-2018 [32]

CARLOS SMITH/MV TIMOTHY SPRINGER

### Final Ruling

Motion: Confirm Chapter 13 Plan

Notice: LBR 3015-1(d)(1), 9014-1(f)(1); written opposition required

Disposition: Granted

Order: Prepared by the trustee, approved by debtor's counsel

Unopposed motions are subject to the rules of default. Fed. R. Civ. P. 55, incorporated by Fed. R. Bankr. P. 7055, 9014(c). Written opposition to this motion was required not less than 14 days before the hearing on this motion. LBR 3015-1(d)(1), 9014-1(f)(1)(B). None has been filed. The default of the responding party is entered. The court considers the record, accepting well-pleaded facts as true. TeleVideo Sys., Inc. v. Heidenthal, 826 F.2d 915, 917-18 (9th Cir. 1987).

Chapter 13 plan confirmation is governed by 11 U.S.C. §§ 1322, 1325 and by Federal Rule of Bankruptcy Procedure 2002(b) and Local Bankruptcy Rule 3015-1. The debtor bears the burden of proof as to each element. *In re Barnes*, 32 F.3d 405, 407 (9th Cir. 1994). The court finds that the debtor has sustained that burden, and the court will approve confirmation of the plan.

## 16. $\frac{18-10742}{LKW-1}$ -A-13 IN RE: F. OLIVER COOPER

MOTION TO EXTEND AUTOMATIC STAY 3-14-2018 [10]

F. OLIVER COOPER/MV LEONARD WELSH

### Tentative Ruling

Motion: Extend the Automatic Stay

Notice: LBR 9014-1(f)(2); no written opposition required

**Disposition:** Granted

Order: Civil minute order

Unopposed motions are subject to the rules of default. Fed. R. Civ. P. 55, incorporated by Fed. R. Bankr. P. 7055, 9014(c). The default of the responding party is entered. The court considers the record, accepting well-pleaded facts as true. TeleVideo Sys., Inc. v. Heidenthal, 826 F.2d 915, 917-18 (9th Cir. 1987).

#### EXTENSION OF THE STAY

Upon request of a party in interest, the court may extend the automatic stay where the debtor has had one previous bankruptcy case that was pending within the 1-year period prior to the filing of the current bankruptcy case but was dismissed. See 11 U.S.C. § 362(c)(3)(B). Procedurally, the automatic stay may be extended only "after notice and a hearing completed before the expiration of the 30-day period" after the filing of the petition in the later case. Id. (emphasis added). To extend the stay, the court must find that the filing of the later case is in good faith as to the creditors to be stayed, and the extension of the stay may be made subject to conditions or limitations the court may impose. Id.

For the reasons stated in the motion and supporting papers, the court finds that the filing of the current case is in good faith as to the creditors to be stayed. The motion will be granted.

#### CIVIL MINUTE ORDER

The court shall issue a civil minute order that conforms substantially to the following form:

Findings of fact and conclusions of law are stated in the civil minutes for the hearing.

The present motion to extend the automatic stay has been presented to the court. Having considered the motion, oppositions, responses and replies, if any, and having heard oral argument presented at the hearing,

IT IS ORDERED that the motion is granted, and the automatic stay of § 362(a) is extended in this case. The automatic stay shall remain in effect to the extent provided by the Bankruptcy Code.

### 17. 17-13543-A-13 IN RE: ELOY RODRIGUEZ AND ANGELA

VASS-RODRIGUEZ

PK-4

MOTION TO SELL 2-27-2018 [72]

ELOY RODRIGUEZ/MV PATRICK KAVANAGH

#### Tentative Ruling

Motion: Sell Property

Notice: LBR 9014-1(f)(1); written opposition required

Disposition: Granted

Order: Prepared by moving party pursuant to the instructions below

and approved as to form and content by the Chapter 13 trustee

Property: A vacant parcel of real property located at S. Downs

Street, Ridgecrest, CA

Buyer: Lorenzo and Carmen Esparza

**Sale Price**: \$6,500.00

Sale Type: Private sale subject to overbid opportunity

Unopposed motions are subject to the rules of default. Fed. R. Civ. P. 55, incorporated by Fed. R. Bankr. P. 7055, 9014(c). Written opposition to this motion was required not less than 14 days before the hearing on this motion. LBR 9014-1(f)(1)(B). None has been filed. The default of the responding party is entered. The court considers the record, accepting well-pleaded facts as true. TeleVideo Sys., Inc. v. Heidenthal, 826 F.2d 915, 917-18 (9th Cir. 1987).

Confirmation of a Chapter 13 plan revests property of the estate in the debtor unless the plan or order confirming the plan provides otherwise. 11 U.S.C. § 1327(b); see also In re Tome, 113 B.R. 626, 632 (Bankr. C.D. Cal. 1990). Here, the plan has not yet been confirmed, so the subject property remains property of the estate.

Section 363(b)(1) of Title 11 authorizes sales of property of the estate "other than in the ordinary course of business." 11 U.S.C. § 363(b)(1); see also In re Lionel Corp., 722 F.2d 1063, 1071 (2d Cir. 1983) (requiring business justification). A Chapter 13 debtor has the rights and powers given to a trustee under § 363(b). 11 U.S.C. § 1303. Based on the motion and supporting papers, the court finds a proper reorganization purpose for this sale. The stay of the order provided by Federal Rule of Bankruptcy Procedure 6004(h) will be waived.

The order shall be approved by the Chapter 13 trustee as to form and content. Additionally, the order shall contain language requiring the Chapter 13 trustee to approve the escrow instructions for the sale.

## 18. $\frac{17-12944}{MHM-3}$ -A-13 IN RE: MARIA BECERRA

MOTION TO DISMISS CASE 2-27-2018 [70]

MICHAEL MEYER/MV THOMAS GILLIS

### No Ruling

## 19. $\frac{17-12847}{SAH-2}$ -A-13 IN RE: LESLIE RATA

MOTION FOR COMPENSATION BY THE LAW OFFICE OF HEMB LAW GROUP FOR SUSAN A. HEMB, DEBTORS ATTORNEY(S) 2-15-2018 [23]

SUSAN HEMB

### Final Ruling

Application: Allowance of Interim Compensation and Expense

Reimbursement

Notice: LBR 9014-1(f)(1); written opposition required

Disposition: Approved
Order: Civil minute order

Unopposed motions are subject to the rules of default. Fed. R. Civ. P. 55, incorporated by Fed. R. Bankr. P. 7055, 9014(c). Written opposition to this application was required not less than 14 days before the hearing on the application. LBR 9014-1(f)(1)(B). None has been filed. The default of the responding party is entered. The court considers the record, accepting well-pleaded facts as true. TeleVideo Sys., Inc. v. Heidenthal, 826 F.2d 915, 917-18 (9th Cir. 1987).

#### COMPENSATION AND EXPENSES

In this Chapter 13 case, Susan A. Hemb, Esq. has applied for an allowance of interim compensation and reimbursement of expenses. The application requests that the court allow compensation in the amount of \$3,898.75 and reimbursement of expenses in the amount of \$14.88.

Section 330(a) of the Bankruptcy Code authorizes "reasonable compensation for actual, necessary services" rendered by a debtor's attorney in a Chapter 13 case and "reimbursement for actual, necessary expenses." 11 U.S.C. § 330(a)(1), (4)(B). Reasonable compensation is determined by considering all relevant factors. See id. § 330(a)(3).

The court finds that the compensation and expenses sought are reasonable, and the court will approve the application on an interim basis. Such amounts shall be perfected, and may be adjusted, by a final application for compensation and expenses, which shall be filed prior to case closure.

### CIVIL MINUTE ORDER

The court shall issue a civil minute order that conforms substantially to the following form:

Findings of fact and conclusions of law are stated in the civil minutes for the hearing.

Susan A. Hemb, Esq.'s application for allowance of interim compensation and reimbursement of expenses has been presented to the court. Having entered the default of respondent for failure to appear, timely oppose, or otherwise defend in the matter, and having considered the well-pleaded facts of the application,

IT IS ORDERED that the application is approved on an interim basis. The court allows interim compensation in the amount of \$3,898.75 and reimbursement of expenses in the amount of \$14.88. The aggregate allowed amount equals \$3,913.63. As of the date of the application, the applicant held a retainer in the amount of \$0.00. The amount of \$3,000.00 shall be allowed as an administrative expense to be paid through the plan, and the remainder of the allowed amounts, if any, shall be paid directly by the debtor.

IT IS FURTHER ORDERED that the fees and costs are allowed pursuant to 11 U.S.C. § 331 as interim fees and costs, subject to final review and allowance pursuant to 11 U.S.C. § 330. Such allowed amounts shall be perfected, and may be adjusted, by a final application for allowance of compensation and reimbursement of expenses, which shall be filed prior to case closure.

IT IS FURTHER ORDERED that the trustee is authorized to pay the fees allowed by this order from the available funds of the plan in a manner consistent with the terms of the confirmed plan.

## 20. $\frac{18-10147}{\text{SFR}-1}$ -A-13 IN RE: RENEE RILEY

MOTION TO VALUE COLLATERAL OF WHEELS FINANCIAL GROUP, LLC  $2-27-2018 \quad [17]$ 

RENEE RILEY/MV SHARLENE ROBERTS-CAUDLE

### Tentative Ruling

Motion: Value Collateral [Personal Property; Motor Vehicle]

Notice: Written opposition filed by responding party

Disposition: Continued for evidentiary hearing

Order: Civil Minute Order

#### **EVIDENTIARY OBJECTIONS**

The debtor objects to the evidence offered by the opposing creditor Wheels Financial Group, LLC. The first objection is that the declarant has not been qualified as an expert under FRE 701 for valuing automobiles. The second objection is that the attached Exhibit C is inadmissible hearsay under FRE 802. The third objection is that the evidence is not relevant as it relates to an inapplicable zip code.

The court sustains the objection under both FRE 701(c) and FRE 802. The declarant has not shown that he is qualified as an expert in appraising vehicles. Additionally, the testimony and exhibit containing the Kelly Blue Book report is inadmissible hearsay. And even though market quotations, lists or other compilations may be excepted from the rule against hearsay, no foundation has been laid showing that the value reported by the Kelly Blue Book meets the criteria of Rule 803(17) (requiring quotation, list, or compilation to be generally relied on by the public or by persons in particular occupations).

This ruling applies only to the declaration in support of the opposition, and it does not preclude the parties from offering relevant, admissible evidence at a scheduled evidentiary hearing.

### **EVIDENTIARY HEARING**

The motion seeks to value collateral consisting of a motor vehicle. The court will hold a scheduling conference for the purpose of setting an evidentiary hearing under Federal Rule of Bankruptcy Procedure 9014(d). An evidentiary hearing is required because the disputed, material factual issue of the collateral's value must be resolved before the court can rule on the relief requested.

All parties shall appear at the hearing for the purpose of determining the nature and scope of the matter, identifying the disputed and undisputed issues, and establishing the relevant scheduling dates and deadlines. Alternatively, the court may continue the matter to allow the parties to file a joint status report that states:

- (1) all relief sought and the grounds for such relief;
- (2) the disputed factual or legal issues;
- (3) the undisputed factual or legal issues;
- (4) whether discovery is necessary or waived;
- (5) the deadline for Rule 26(a)(1)(A) initial disclosures;
- (6) the deadline for Rule 26(a)(2) expert disclosures (including written reports);
- (7) the deadline for the close of discovery;
- (8) whether the alternate-direct testimony procedure will be used;
- (9) the deadlines for any dispositive motions or evidentiary motions;
- (10) the dates for the evidentiary hearing and the trial time that will be required;
- (11) any other such matters as may be necessary or expedient to the resolution of these issues.

Unless the parties request more time, such a joint status report shall be filed 14 days in advance of the continued hearing date. The parties may jointly address such issues orally at the continued hearing in lieu of a written joint status report.

## 21. $\underline{17-14749}$ -A-13 IN RE: PATRICIA CHAMBERS MHM-3

MOTION TO DISMISS CASE 2-13-2018 [26]

MICHAEL MEYER/MV DIANA CAVANAUGH DISMISSED

#### Final Ruling

The motion withdrawn, the matter is dropped as moot.

## 22. $\frac{17-10250}{FW-4}$ -A-13 IN RE: SHENG/CHAO VANG

MOTION FOR COMPENSATION BY THE LAW OFFICE OF FEAR WADDELL, PC FOR GABRIEL J. WADDELL, DEBTORS ATTORNEY(S)  $2-26-2018 \ [117]$ 

GABRIEL WADDELL

### Final Ruling

Application: Allowance of Interim Compensation and Expense

Reimbursement

Notice: LBR 9014-1(f)(1); written opposition required

Disposition: Approved
Order: Civil minute order

Unopposed motions are subject to the rules of default. Fed. R. Civ. P. 55, incorporated by Fed. R. Bankr. P. 7055, 9014(c). Written opposition to this application was required not less than 14 days before the hearing on the application. LBR 9014-1(f)(1)(B). None has been filed. The default of the responding party is entered. The court considers the record, accepting well-pleaded facts as true. TeleVideo Sys., Inc. v. Heidenthal, 826 F.2d 915, 917-18 (9th Cir. 1987).

#### COMPENSATION AND EXPENSES

In this Chapter 13 case, Fear Waddell, P.C. has applied for an allowance of interim compensation and reimbursement of expenses. The application requests that the court allow compensation in the amount of \$14,845.50 and reimbursement of expenses in the amount of \$793.98.

Section 330(a) of the Bankruptcy Code authorizes "reasonable compensation for actual, necessary services" rendered by a debtor's attorney in a Chapter 13 case and "reimbursement for actual, necessary expenses." 11 U.S.C. § 330(a)(1), (4)(B). Reasonable compensation is determined by considering all relevant factors. See id. § 330(a)(3).

The court finds that the compensation and expenses sought are reasonable, and the court will approve the application on an interim basis. Such amounts shall be perfected, and may be adjusted, by a final application for compensation and expenses, which shall be filed prior to case closure.

### CIVIL MINUTE ORDER

The court shall issue a civil minute order that conforms substantially to the following form:

Findings of fact and conclusions of law are stated in the civil minutes for the hearing.

Fear Waddell, P.C.'s application for allowance of interim compensation and reimbursement of expenses has been presented to the court. Having entered the default of respondent for failure to appear, timely oppose, or otherwise defend in the matter, and having considered the well-pleaded facts of the application,

IT IS ORDERED that the application is approved on an interim basis. The court allows interim compensation in the amount of \$14,845.50 and reimbursement of expenses in the amount of \$793.98. The aggregate allowed amount equals \$15,639.48. As of the date of the application, the applicant held a retainer in the amount of \$125.00. The amount of \$15,514.48 shall be allowed as an administrative expense to be paid through the plan, and the remainder of the allowed amounts, if any, shall be paid from the retainer held by the applicant. The applicant is authorized to draw on any retainer held.

IT IS FURTHER ORDERED that the fees and costs are allowed pursuant to 11 U.S.C. § 331 as interim fees and costs, subject to final review and allowance pursuant to 11 U.S.C. § 330. Such allowed amounts shall be perfected, and may be adjusted, by a final application for allowance of compensation and reimbursement of expenses, which shall be filed prior to case closure.

IT IS FURTHER ORDERED that the trustee is authorized to pay the fees allowed by this order from the available funds of the plan in a manner consistent with the terms of the confirmed plan.

## 23. $\frac{17-11850}{FW-3}$ -A-13 IN RE: ANTHONY DIMAGGIO

MOTION FOR COMPENSATION BY THE LAW OFFICE OF FEAR WADDEL, P.C. FOR GABRIEL J. WADDELL, DEBTORS ATTORNEY(S) 2-23-2018 [57]

GABRIEL WADDELL

#### Final Ruling

Application: Allowance of Interim Compensation and Expense

Reimbursement

Notice: LBR 9014-1(f)(1); written opposition required

Disposition: Approved
Order: Civil minute order

Unopposed motions are subject to the rules of default. Fed. R. Civ. P. 55, incorporated by Fed. R. Bankr. P. 7055, 9014(c). Written opposition to this application was required not less than 14 days before the hearing on the application. LBR 9014-1(f)(1)(B). None has been filed. The default of the responding party is entered. The court considers the record, accepting well-pleaded facts as true. TeleVideo Sys., Inc. v. Heidenthal, 826 F.2d 915, 917-18 (9th Cir. 1987).

#### COMPENSATION AND EXPENSES

In this Chapter 13 case, Fear Waddell, P.C. has applied for an allowance of interim compensation and reimbursement of expenses. The application requests that the court allow compensation in the amount of \$5,698.50 and reimbursement of expenses in the amount of \$611.92.

Section 330(a) of the Bankruptcy Code authorizes "reasonable compensation for actual, necessary services" rendered by a debtor's attorney in a Chapter 13 case and "reimbursement for actual, necessary expenses." 11 U.S.C. § 330(a)(1), (4)(B). Reasonable compensation is determined by considering all relevant factors. See id. § 330(a)(3).

The court finds that the compensation and expenses sought are reasonable, and the court will approve the application on an interim basis. Such amounts shall be perfected, and may be adjusted, by a final application for compensation and expenses, which shall be filed prior to case closure.

#### CIVIL MINUTE ORDER

The court shall issue a civil minute order that conforms substantially to the following form:

Findings of fact and conclusions of law are stated in the civil minutes for the hearing.

Fear Waddell, P.C.'s application for allowance of interim compensation and reimbursement of expenses has been presented to the court. Having entered the default of respondent for failure to appear, timely oppose, or otherwise defend in the matter, and having considered the well-pleaded facts of the application,

IT IS ORDERED that the application is approved on an interim basis. The court allows interim compensation in the amount of \$5,698.50 and reimbursement of expenses in the amount of \$611.92. The aggregate allowed amount equals \$6,310.42. As of the date of the application, the applicant held a retainer in the amount of \$0.00. The amount of \$6,310.42 shall be allowed as an administrative expense to be paid through the plan.

IT IS FURTHER ORDERED that the fees and costs are allowed pursuant to 11 U.S.C. § 331 as interim fees and costs, subject to final review and allowance pursuant to 11 U.S.C. § 330. Such allowed amounts shall be perfected, and may be adjusted, by a final application for allowance of compensation and reimbursement of expenses, which shall be filed prior to case closure.

IT IS FURTHER ORDERED that the trustee is authorized to pay the fees allowed by this order from the available funds of the plan in a manner consistent with the terms of the confirmed plan.

## 24. $\frac{17-13050}{\text{MEV}-4}$ -A-13 IN RE: DWIGHT/MARISSA ROSENQUIST

MOTION TO CONFIRM PLAN 2-9-2018 [75]

DWIGHT ROSENQUIST/MV MARC VOISENAT RESPONSIVE PLEADING

### Final Ruling

Motion: Confirm Chapter 13 Plan

Notice: LBR 3015-1(d)(1), 9014-1(f)(1); written opposition filed by

the trustee

Disposition: Denied

Order: Civil minute order

The motion requests confirmation of the Chapter 13 plan in this case. See 11 U.S.C. §§ 1322, 1323, 1325; Fed. R. Bankr. P. 2002(b); LBR 3015-1(d)(1)-(2). The Chapter 13 trustee opposes the motion, objecting to confirmation.

#### **FEASIBILITY**

The debtors have not supported the plan by filing recently amended Schedules I and J. The last date those documents were filed was November 13, 2017, which is about 88 days before the motion to confirm was filed. Without those documents, the court and the chapter 13 trustee are unable to determine whether the plan is feasible or whether the plan has been proposed in good faith. See  $11 \text{ U.S.C.} \ \S \ 1325(a)(3)$ , (6).

### INCORRECT FORM PLAN

The debtors' plan was filed using an incorrect form plan. The proper form is Form EDC 3-080 (effective 12/1/17) rather than Form EDC 3-080 (effective 5/1/12).

#### 75-DAY ORDER

A chapter 13 plan must be confirmed no later than the first hearing date available after the 75-day period that commences on the date of this hearing. If a Chapter 13 plan has not been confirmed by such date, the court may dismiss the case on the trustee's motion. See 11 U.S.C. § 1307(c)(1).

### CIVIL MINUTE ORDER

The court shall issue a civil minute order that conforms substantially to the following form:

Findings of fact and conclusions of law are stated in the civil minutes for the hearing.

The debtors' motion to confirm a chapter 13 plan has been presented to the court. Having considered the motion together with papers filed in support and opposition to it, and having heard the arguments of counsel, if any, and good cause appearing, presented at the hearing,

IT IS ORDERED that the motion is denied. The court denies confirmation of the chapter 13 plan.

IT IS FURTHER ORDERED that a Chapter 13 plan must be confirmed no later than the first hearing date available after the 75-day period that commences on the date of this hearing. If a Chapter 13 plan has not been confirmed by such date, the court may dismiss the case on the trustee's motion. See 11 U.S.C. § 1307(c)(1).

## 25. $\frac{12-60252}{\text{MHM}-3}$ -A-13 IN RE: TIMOTHY COLLIER

MOTION TO DISMISS CASE 2-28-2018 [71]

MICHAEL MEYER/MV PATRICK KAVANAGH WITHDRAWN

### Final Ruling

The motion withdrawn, the matter is dropped as moot.

## 26. $\frac{18-10054}{TCS-2}$ -A-13 IN RE: TRACEY PRITCHETT

MOTION TO CONFIRM PLAN 2-14-2018 [27]

TRACEY PRITCHETT/MV TIMOTHY SPRINGER RESPONSIVE PLEADING

### No Ruling

## 27. $\frac{18-10754}{ALG-1}$ -A-13 IN RE: EUSTORGIO REYES

MOTION TO EXTEND AUTOMATIC STAY 3-6-2018 [8]

EUSTORGIO REYES/MV JANINE ESQUIVEL

### Tentative Ruling

Motion: Extend the Automatic Stay

Notice: LBR 9014-1(f)(2); no written opposition required

**Disposition:** Granted

Order: Civil minute order

Unopposed motions are subject to the rules of default. Fed. R. Civ. P. 55, incorporated by Fed. R. Bankr. P. 7055, 9014(c). The default of the responding party is entered. The court considers the record, accepting well-pleaded facts as true. TeleVideo Sys., Inc. v. Heidenthal, 826 F.2d 915, 917-18 (9th Cir. 1987).

#### EXTENSION OF THE STAY

Upon request of a party in interest, the court may extend the automatic stay where the debtor has had one previous bankruptcy case that was pending within the 1-year period prior to the filing of the current bankruptcy case but was dismissed. See 11 U.S.C. § 362(c)(3)(B). Procedurally, the automatic stay may be extended only "after notice and a hearing completed before the expiration of the 30-day period" after the filing of the petition in the later case. Id. (emphasis added). To extend the stay, the court must find that the filing of the later case is in good faith as to the creditors to be stayed, and the extension of the stay may be made subject to conditions or limitations the court may impose. Id.

For the reasons stated in the motion and supporting papers, the court finds that the filing of the current case is in good faith as to the creditors to be stayed. The motion will be granted.

#### CIVIL MINUTE ORDER

The court shall issue a civil minute order that conforms substantially to the following form:

Findings of fact and conclusions of law are stated in the civil minutes for the hearing.

The present motion to extend the automatic stay has been presented to the court. Having considered the motion, oppositions, responses and replies, if any, and having heard oral argument presented at the hearing,

IT IS ORDERED that the motion is granted, and the automatic stay of § 362(a) is extended in this case. The automatic stay shall remain in effect to the extent provided by the Bankruptcy Code.

## 28. $\frac{14-12359}{TCS-5}$ -A-13 IN RE: ANDRES/BILLIE SALAZAR

MOTION TO MODIFY PLAN 2-20-2018 [83]

ANDRES SALAZAR/MV TIMOTHY SPRINGER RESPONSIVE PLEADING

#### No Ruling

## 29. $\frac{17-13263}{DMG-4}$ -A-13 IN RE: JASON/DANELLE BLACK

MOTION TO CONFIRM PLAN 2-15-2018 [108]

JASON BLACK/MV D. GARDNER

### Final Ruling

Motion: Confirm Chapter 13 Plan

Notice: LBR 3015-1(d)(1), 9014-1(f)(1); written opposition required

Disposition: Granted

Order: Prepared by the trustee, approved by debtor's counsel

Unopposed motions are subject to the rules of default. Fed. R. Civ. P. 55, incorporated by Fed. R. Bankr. P. 7055, 9014(c). Written opposition to this motion was required not less than 14 days before the hearing on this motion. LBR 3015-1(d)(1), 9014-1(f)(1)(B). None has been filed. The default of the responding party is entered. The court considers the record, accepting well-pleaded facts as true. TeleVideo Sys., Inc. v. Heidenthal, 826 F.2d 915, 917-18 (9th Cir. 1987).

Chapter 13 plan confirmation is governed by 11 U.S.C. §§ 1322, 1325 and by Federal Rule of Bankruptcy Procedure 2002(b) and Local Bankruptcy Rule 3015-1. The debtor bears the burden of proof as to each element. *In re Barnes*, 32 F.3d 405, 407 (9th Cir. 1994). The court finds that the debtor has sustained that burden, and the court will approve confirmation of the plan.

## 30. $\frac{18-10063}{MHM-2}$ -A-13 IN RE: DENNIS/KRISTINE MILLS

MOTION TO DISMISS CASE 2-22-2018 [20]

MICHAEL MEYER/MV JOEL WINTER

#### Final Ruling

Motion: Dismiss Case

Notice: LBR 9014-1(f)(1); written opposition required

**Disposition**: Granted

Order: Civil minute order

Unopposed motions are subject to the rules of default. Fed. R. Civ. P. 55, incorporated by Fed. R. Bankr. P. 7055, 9014(c). Written opposition to this motion was required not less than 14 days before the hearing on this motion. LBR 9014-1(f)(1)(B). None has been filed. The default of the responding party is entered. The court considers the record, accepting well-pleaded facts as true. TeleVideo Sys., Inc. v. Heidenthal, 826 F.2d 915, 917-18 (9th Cir. 1987).

#### CASE DISMISSAL

The debtor has failed to provide a credit counseling certificate showing that the debtor received the required credit counseling within the 180-day period preceding the petition date. With exceptions not applicable here, an individual cannot be a debtor under Title 11 unless such individual has received credit counseling as prescribed by § 109(h)(1). And credit counseling certificates are required to be filed pursuant to § 521(b) and Fed. R. Bankr. P. 1007(b)(3).

For the reasons stated in the motion, cause exists to dismiss the case.  $Id. \S 1307(c)(1)$ .

#### CIVIL MINUTE ORDER

The court shall issue a civil minute order that conforms substantially to the following form:

Findings of fact and conclusions of law are stated in the civil minutes for the hearing.

The trustee's motion to dismiss has been presented to the court. Having entered the default of the respondent debtor for failure to appear, timely oppose, or otherwise defend in the matter, and having considered the well-pleaded facts of the motion,

IT IS ORDERED that the motion is granted for unreasonable delay by the debtor that is prejudicial to creditors. The court hereby dismisses this case.

## 31. $\frac{17-14069}{MHM-2}$ -A-7 IN RE: CARLOS/MELISSA PEREZ

MOTION TO DISMISS CASE 2-12-2018 [25]

MICHAEL MEYER/MV PETER BUNTING CONVERTED 2/23/18

#### Final Ruling

The case converted, the matter is dropped as moot.

## 32. $\frac{14-13974}{TOG-4}$ -A-13 IN RE: FERNANDO POO AND PALOMA HERNANDEZ

MOTION TO INCUR DEBT 3-1-2018 [110]

FERNANDO POO/MV THOMAS GILLIS RESPONSIVE PLEADING

### Final Ruling

The court continues the hearing on this matter to April 26, 2018, at 9:00 a.m. No later than April 12, 2018, the debtors shall augment the record as to (1) the source of the down payment of \$28,250 and (2) the reasons that a truck worth \$82,097 is "reasonably necessary" in light of the fact that the debtor has been using an older van as stated in the declaration of Mr. Poo at paragraph 10. See LBR 3015-1(h)(1)(A)(iv). By April 18, 2018, the trustee is to file and serve a status report with an updated position on the issues presented.

## 33. $\frac{17-11274}{\text{TRM}-63}$ -A-13 IN RE: CLINT/JUDITH HARRISON

MOTION FOR RELIEF FROM AUTOMATIC STAY 2-15-2018 [89]

HILTON RESORTS CORPORATION/MV ROBERT WILLIAMS THOMAS MULALLY/ATTY. FOR MV.

#### Final Ruling

Motion: Stay Relief

Notice: LBR 9014-1(f)(1); written opposition required

**Disposition**: Granted

Order: Civil minute order

Subject: Timeshare located at 1811 Ala Moana Blvd, Honolulu, Hawaii

96815

Unopposed motions are subject to the rules of default. Fed. R. Civ. P. 55, incorporated by Fed. R. Bankr. P. 7055, 9014(c). Written opposition to this motion was required not less than 14 days before the hearing on this motion. LBR 9014-1(f)(1)(B). None has been filed. The default of the responding party is entered. The court considers the record, accepting well-pleaded facts as true. TeleVideo Sys., Inc. v. Heidenthal, 826 F.2d 915, 917-18 (9th Cir. 1987).

#### STAY RELIEF

The debtor has defaulted on a loan from the moving party secured by the property described above, and 5 postpetition payments are past due. In addition, the confirmed plan provides that the failure to include a secured claim in Class 1, 2, 3, or 4 of the plan may be cause to terminate the automatic stay. The plan does not provide for the moving party's secured claim. Cause exists to grant relief from stay under  $\S 362(d)(1)$ .

The motion will be granted, and the 14-day stay of Federal Rule of Bankruptcy Procedure 4001(a)(3) will be waived. No other relief will be awarded.

### CIVIL MINUTE ORDER

The court shall issue a civil minute order that conforms substantially to the following form:

Findings of fact and conclusions of law are stated in the civil minutes for the hearing.

Hilton Resorts Corporation's motion for relief from the automatic stay has been presented to the court. Having entered the default of respondent for failure to appear, timely oppose, or otherwise defend in the matter, and having considered the well-pleaded facts of the motion,

IT IS ORDERED that the motion is granted. The automatic stay is vacated with respect to the property described in the motion, commonly known as a timeshare located at 1811 Ala Moana Blvd, Honolulu, Hawaii 96815, as to all parties in interest. The 14-day stay of the order under Federal Rule of Bankruptcy Procedure 4001(a)(3) is waived. Any party with standing may pursue its rights against the property pursuant to applicable non-bankruptcy law.

IT IS FURTHER ORDERED that no other relief is awarded. To the extent that the motion includes any request for attorney's fees or other costs for bringing this motion, the request is denied.

## 34. $\frac{17-10280}{ALG-1}$ -A-13 IN RE: JON/AMBER ORTIZ

CONTINUED OBJECTION TO NOTICE OF MORTGAGE PAYMENT CHANGE  $12-27-2017 \quad [\ 33\ ]$ 

JON ORTIZ/MV JANINE ESQUIVEL RESPONSIVE PLEADING

#### No Ruling

## 35. $\frac{17-10280}{ALG-2}$ -A-13 IN RE: JON/AMBER ORTIZ

CONTINUED MOTION TO MODIFY PLAN 12-27-2017 [38]

JON ORTIZ/MV JANINE ESQUIVEL RESPONSIVE PLEADING

### No Ruling

## 36. $\frac{16-10082}{FW-4}$ -A-13 IN RE: RICARDO MONTANANA

MOTION FOR COMPENSATION BY THE LAW OFFICE OF FEAR WADDELL, P.C. FOR GABRIEL J. WADDELL, DEBTORS ATTORNEY(S)  $3-1-2018 \ [57]$ 

PETER FEAR

### Tentative Ruling

Application: Allowance of Interim Compensation and Expense

Reimbursement

Notice: LBR 9014-1(f)(1); written opposition required

Disposition: Approved
Order: Civil minute order

Unopposed motions are subject to the rules of default. Fed. R. Civ. P. 55, incorporated by Fed. R. Bankr. P. 7055, 9014(c). Written opposition to this application was required not less than 14 days before the hearing on the application. LBR 9014-1(f)(1)(B). None has been filed. The default of the responding party is entered. The court considers the record, accepting well-pleaded facts as true. TeleVideo Sys., Inc. v. Heidenthal, 826 F.2d 915, 917-18 (9th Cir. 1987).

#### COMPENSATION AND EXPENSES

In this Chapter 13 case, Fear Waddell, P.C. has applied for an allowance of interim compensation and reimbursement of expenses. The application requests that the court allow compensation in the amount of \$14,114.50 and reimbursement of expenses in the amount of \$575.09.

Section 330(a) of the Bankruptcy Code authorizes "reasonable compensation for actual, necessary services" rendered by a debtor's attorney in a Chapter 13 case and "reimbursement for actual, necessary expenses." 11 U.S.C. § 330(a)(1), (4)(B). Reasonable compensation is determined by considering all relevant factors. See id. § 330(a)(3).

The court finds that the compensation and expenses sought are reasonable, and the court will approve the application on an interim basis. Such amounts shall be perfected, and may be adjusted, by a final application for compensation and expenses, which shall be filed prior to case closure.

### CIVIL MINUTE ORDER

The court shall issue a civil minute order that conforms substantially to the following form:

Findings of fact and conclusions of law are stated in the civil minutes for the hearing.

Fear Waddell, P.C.'s application for allowance of interim compensation and reimbursement of expenses has been presented to the court. Having entered the default of respondent for failure to appear, timely oppose, or otherwise defend in the matter, and having considered the well-pleaded facts of the application,

IT IS ORDERED that the application is approved on an interim basis. The court allows interim compensation in the amount of \$14,114.50 and reimbursement of expenses in the amount of \$575.09. The aggregate allowed amount equals \$14,689.59. As of the date of the application, the applicant held a retainer in the amount of \$0.00. The amount of \$8,150.00 shall be allowed as an administrative expense to be paid through the plan, and the remainder of the allowed amounts, if any, shall be paid directly by the debtor.

IT IS FURTHER ORDERED that the fees and costs are allowed pursuant to 11 U.S.C. § 331 as interim fees and costs, subject to final review and allowance pursuant to 11 U.S.C. § 330. Such allowed amounts shall be perfected, and may be adjusted, by a final application for allowance of compensation and reimbursement of expenses, which shall be filed prior to case closure.

IT IS FURTHER ORDERED that the trustee is authorized to pay the fees allowed by this order from the available funds of the plan in a manner consistent with the terms of the confirmed plan.

## $37. \ \ \frac{11-10791}{FW-15} - A-12$ In Re: Luke/sarah peaster

MOTION TO AVOID LIEN OF CNH CAPITAL AMERICA AND/OR MOTION TO AVOID LIEN OF FIDEL MERCADO, FLC  $2-27-2018 \ [165]$ 

LUKE PEASTER/MV PETER FEAR

### Final Ruling

Motion: Avoid Liens that Impair Exemption

Notice: LBR 9014-1(f)(1); written opposition required

Disposition: Granted

Order: Prepared by moving party

Unopposed motions are subject to the rules of default. Fed. R. Civ. P. 55, incorporated by Fed. R. Bankr. P. 7055, 9014(c). Written opposition to this motion was required not less than 14 days before the hearing on this motion. LBR 9014-1(f)(1)(B). None has been filed. The default of the responding party is entered. The court considers the record, accepting well-pleaded facts as true. TeleVideo Sys., Inc. v. Heidenthal, 826 F.2d 915, 917-18 (9th Cir. 1987).

Section 522(f) of the Bankruptcy Code authorizes the court to avoid a lien "on an interest of the debtor in property to the extent that such lien impairs an exemption to which the debtor would have been entitled." 11 U.S.C. § 522(f)(1). There are four elements to avoidance of a lien that impairs an exemption: (1) there must be an exemption to which the debtor would have been entitled; (2) the property must be listed on the schedules and claimed as exempt; (3) the lien must impair the exemption claimed; and (4) the lien must be a judicial lien or nonpossessory, nonpurchase-money security interest in property described in § 522(f)(1)(B). Goswami v. MTC Distrib. (In re Goswami), 304 B.R. 386, 390-91 (B.A.P. 9th Cir. 2003). Impairment is statutorily defined: a lien impairs an exemption "to the extent that the sum of - (i) the lien; (ii) all other liens on the property; and (iii) the amount of the exemption that the debtor could claim if there were no liens on the property; exceeds the value that the debtor's interest in the property would have in the absence of any liens." 11 U.S.C. § 522(f)(2)(A).

Each of the responding parties' judicial liens, all other liens, and the exemption amount together exceed the property's value by an amount greater than or equal to both responding parties' judicial lien. As a result, the responding parties' judicial liens will be avoided entirely.

## 38. $\frac{17-14892}{MHM-2}$ -A-13 IN RE: SALVADOR GARCIA

CONTINUED MOTION TO DISMISS CASE 2-7-2018 [22]

MICHAEL MEYER/MV PETER BUNTING RESPONSIVE PLEADING

### Final Ruling

The motion withdrawn, the matter is dropped as moot.

## 39. $\frac{17-10294}{PBB-2}$ -A-13 IN RE: VERONICA/RAFAEL CHAVEZ

MOTION TO MODIFY PLAN 2-15-2018 [107]

VERONICA CHAVEZ/MV PETER BUNTING

### Final Ruling

Motion: Modify Chapter 13 Plan

Notice: LBR 3015-1(d)(2), 9014-1(f)(1); written opposition required

**Disposition:** Granted

Order: Prepared by the trustee, approved by debtor's counsel

Unopposed motions are subject to the rules of default. Fed. R. Civ. P. 55, incorporated by Fed. R. Bankr. P. 7055, 9014(c). Written opposition to this motion was required not less than 14 days before the hearing on this motion. LBR 3015-1(d)(2), 9014-1(f)(1)(B). None has been filed. The default of the responding party is entered. The court considers the record, accepting well-pleaded facts as true. TeleVideo Sys., Inc. v. Heidenthal, 826 F.2d 915, 917-18 (9th Cir. 1987).

Chapter 13 plan confirmation is governed by 11 U.S.C. §§ 1322, 1323, 1325, 1329 and by Federal Rules of Bankruptcy Procedure 2002(a)(5) and 3015(g) and Local Bankruptcy Rule 3015-1. The debtor bears the burden of proof as to each element. *In re Barnes*, 32 F.3d 405, 407 (9th Cir. 1994). The court finds that the debtor has sustained that burden. The court will grant the motion and approve the modification of the plan.

## 40. $\frac{16-10697}{TCS-3}$ -A-13 IN RE: DARCY NUNES

CONTINUED MOTION TO INCUR DEBT 2-5-2018 [54]

DARCY NUNES/MV TIMOTHY SPRINGER

### No Ruling

# 41. $\frac{17-12944}{TOG-3}$ -A-13 IN RE: MARIA BECERRA

MOTION FOR MODIFICATION OF THE CONDITIONAL ORDER THAT THE COURT MAY DISMISS THIS CASE IF A PLAN IS NOT CONFIRMED 3-15-2018 [  $\underline{81}$  ]

MARIA BECERRA/MV THOMAS GILLIS

No Ruling