



UNITED STATES BANKRUPTCY COURT
Eastern District of California
Honorable René Lastreto II
Department B - Courtroom #13
Fresno, California
Hearing Date: Wednesday, April 1, 2026

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

All parties or their attorneys who wish to appear at a hearing remotely must sign up by **4:00 p.m. one business day** prior to the hearing. Information regarding how to sign up can be found on the **Remote Appearances** page of our website at <https://www.caeb.uscourts.gov/Calendar/CourtAppearances>. Each party/attorney who has signed up will receive a Zoom link or phone number, meeting I.D., and password via e-mail.

If the deadline to sign up has passed, parties and their attorneys who wish to appear remotely must contact the Courtroom Deputy for the Department holding the hearing.

Please also note the following:

- Parties in interest and/or their attorneys may connect to the video or audio feed free of charge and should select which method they will use to appear when signing up.
- Members of the public and the press who wish to attend by ZoomGov may only listen in to the hearing using the Zoom telephone number. Video participation or observing are not permitted.
- Members of the public and the press may not listen in to trials or evidentiary hearings, though they may attend in person unless otherwise ordered.

To appear remotely for law and motion or status conference proceedings, you must comply with the following guidelines and procedures:

1. Review the [Pre-Hearing Dispositions](#) prior to appearing at the hearing.
2. Parties appearing via CourtCall are encouraged to review the [CourtCall Appearance Information](#). If you are appearing by ZoomGov phone or video, please join at least 10 minutes prior to the start of the calendar and wait with your microphone muted until the matter is called.

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INSTRUCTIONS FOR PRE-HEARING DISPOSITIONS

Each matter on this calendar will have one of three possible designations: No Ruling, Tentative Ruling, or Final Ruling. These instructions apply to those designations.

No Ruling: All parties will need to appear at the hearing unless otherwise ordered.

Tentative Ruling: If a matter has been designated as a tentative ruling it will be called, and all parties will need to appear at the hearing unless otherwise ordered. The court may continue the hearing on the matter, set a briefing schedule, or enter other orders appropriate for efficient and proper resolution of the matter. The original moving or objecting party shall give notice of the continued hearing date and the deadlines. The minutes of the hearing will be the court's findings and conclusions.

Final Ruling: Unless otherwise ordered, there will be **no hearing on these matters**. The final disposition of the matter is set forth in the ruling and it will appear in the minutes. The final ruling may or may not finally adjudicate the matter. If it is finally adjudicated, the minutes constitute the court's findings and conclusions.

Orders: Unless the court specifies in the tentative or final ruling that it will issue an order, the prevailing party shall lodge an order within 14 days of the final hearing on the matter.

Post-Publication Changes: The court endeavors to publish its rulings as soon as possible. However, calendar preparation is ongoing, and these rulings may be revised or updated at any time prior to 4:00 p.m. the day before the scheduled hearings. Please check at that time for any possible updates

9:30 AM

1. [23-11103](#)-B-13 **IN RE: MIGUEL BELLO**
[RSW-3](#)

MOTION TO MODIFY PLAN
2-16-2026 [[68](#)]

MIGUEL BELLO/MV
ROBERT WILLIAMS/ATTY. FOR DBT.

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

DISPOSITION: Granted.

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

Miguel Bello ("Debtor") moves for an order confirming the *Third Modified Chapter 13 Plan* dated February 16, 2026. Docs. #68, #70. Debtor's current plan was confirmed on July 22, 2025. Doc. #63.

No party has timely objected.

This motion was set for hearing on 35 days' notice as required by Local Rule of Practice ("LBR") 3015-1(d)(1). The failure of any party in interest, including but not limited to creditors, the U.S. Trustee, and the case Trustee, to file written opposition at least 14 days prior to the hearing as required by LBR 9014-1(f)(1)(B) may be deemed a waiver of any opposition to the granting of the motion. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). Therefore, the defaults of the above-mentioned parties in interest are entered. Upon default, factual allegations will be taken as true (except those relating to amounts of damages). *Televideo Sys., Inc. v. Heidenthal*, 826 F.2d 915, 917 (9th Cir. 1987).

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

1. Debtor shall pay an aggregate of \$22,014.00 in plan payments through February 2026. Beginning in March 2026, monthly plan payments will increase from \$1,200.00 to \$1,296.00.
2. Debtor's attorney shall be paid a total of \$732.37 through February 2026. Beginning in March 2027, the monthly attorney fee dividend will increase from \$78.47 to \$99.81.
3. Class 1 creditor Selene Finance shall be paid a total of \$18,001.17 through February 2026. Beginning in March 2027, monthly mortgage payments will resume, and all missed payments and late fees shall be paid by month 60.
4. In addition, Selene Finance shall be paid a total of \$1,499.42 for the post-petition arrearage through February 2026. Beginning March 2026, monthly payments of \$420.78 shall be paid on all arrears.

5. The plan is otherwise unchanged.

Compare Doc. #59 with Doc. #70.

Debtor avers that this modification is necessary because he fell behind on plan payments due to a reduction in his work hours which has since been ameliorated. Doc. #71. This is confirmed by Debtors' *Amended Schedule I & J*, which reflects a monthly net income of \$1,335.00, which is sufficient to make the new plan payment. Doc. #73.

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

2. [26-10403](#)-B-13 **IN RE: SHANNON CHAN**
[LGT-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY TRUSTEE LILIAN G. TSANG
3-17-2026 [[14](#)]

STEPHEN LABIAK/ATTY. FOR DBT.

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

DISPOSITION: Continued to May 13, 2026, at 9:30 a.m.

ORDER: The court will issue an order.

Chapter 13 trustee Lilian G. Tsang ("Trustee") objects to confirmation of the *Chapter 13 Plan* filed by Shannon Chan ("Debtor") on January 30, 2026, on the following basis:

1. The plan proposes to treat creditor JPPMC in Class 4. No proof of claim has been filed as of yet, but apparently Debtor stated that she was slightly behind on her mortgage payment on the petition date and on the date of the 341 Meeting of Creditors. Debtor must either provide proof that she is current in her mortgage or this claim must be moved to Class 1 to be paid through the plan.

Doc. #14.

This objection will be CONTINUED to May 13, 2026, at 9:30 a.m. Unless this case is voluntarily converted to chapter 7, dismissed, or the objection to confirmation is withdrawn, the Debtor shall file and serve a written response to the Objection not later than **14 days before the hearing**. The response shall specifically address each issue raised in the objection to confirmation, state whether the issue is disputed or undisputed, and include admissible evidence to support the

Debtors' position. Any reply shall be served no later than **7 days before the hearing**.

If the Debtor elects to withdraw the plan and file a modified plan in lieu of filing a response, then a confirmable, modified plan shall be filed, served, and set for hearing not later than **7 days before the hearing**. If the Debtor does not timely file a modified plan or a written response, this objection will be sustained on the grounds stated in the objection without further hearing.

3. [25-14213](#)-B-13 **IN RE: DEON FERGUSON AND REBECCA ACEVES**
[LGT-1](#)

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
1-30-2026 [\[13\]](#)

DAVID CHUNG/ATTY. FOR DBT.

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

DISPOSITION: Denied as moot.

ORDER: The court will prepare the order.

On March 24, 2026, Deon Ferguson and Rebecca Aceves ("Debtors") filed their *First Modified Chapter 13 Plan*. Doc. #24. Accordingly, the instant *Trustee's Objection to Confirmation of Debtors Chapter 13 Plan* dated December 19, 2025, will be DENIED AS MOOT.

4. [25-13114](#)-B-13 **IN RE: MARK/TOBI MAIN**
[LGT-1](#)

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
11-7-2025 [\[29\]](#)

LILIAN TSANG/MV
PETER BUNTING/ATTY. FOR DBT.
PLAN WITHDRAWN 3-18-26

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

DISPOSITION: Denied as moot.

ORDER: The court will prepare the order.

On March 18, 2026, Mark and Tobi Main ("Debtors") filed their *First Modified Chapter 13 Plan* and also a *Notice of Withdrawal* of their Chapter 13 Plan dated September 24, 2025. Docs. #74, #78. Accordingly, the instant *Trustee's Objection to Confirmation of Debtors Chapter 13 Plan* dated September 24, 2025, will be DENIED AS MOOT.

5. [25-13026](#)-B-13 **IN RE: SUZANNE DOLAN**
[RSW-1](#)

MOTION TO MODIFY PLAN
2-25-2026 [[20](#)]

SUZANNE DOLAN/MV
ROBERT WILLIAMS/ATTY. FOR DBT.

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

DISPOSITION: Granted.

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

Suzanne Dolan ("Debtor") moves for an order confirming the *First Modified Chapter 13 Plan* dated February 25, 2026. Docs. #20, #24. Debtor's current plan was confirmed on October 22, 2025. Doc. #13.

No party has timely objected.

This motion was set for hearing on 35 days' notice as required by Local Rule of Practice ("LBR") 3015-1(d)(1). The failure of any party in interest, including but not limited to creditors, the U.S. Trustee, and the case Trustee, to file written opposition at least 14 days prior to the hearing as required by LBR 9014-1(f)(1)(B) may be deemed a waiver of any opposition to the granting of the motion. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). Therefore, the defaults of the above-mentioned parties in interest are entered. Upon default, factual allegations will be taken as true (except those relating to amounts of damages). *Televideo Sys., Inc. v. Heidenthal*, 826 F.2d 915, 917 (9th Cir. 1987).

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

1. Debtor shall pay a total of \$2,500.00 in plan payments through month 2. Beginning in month 3, the monthly plan payment will decrease from \$2,500.00 to \$200.00.
2. The distribution to general unsecured creditors will decrease from 100% to 0%.

Compare Doc. #3 with Doc. #24.

Debtor avers that this modification is necessary because she fell behind on plan payments and was ultimately compelled to retire early for medical and psychological reasons. Doc. #22. Debtor's income is now limited to Social Security benefits and retirement. *Id.* This is confirmed by Debtors' *Amended Schedule I & J*, which reflects a monthly net income of \$205.37 (down from \$2,727.69 in the previous *Schedule I & J* dated September 6, 2025), which is sufficient to make the new plan payment. Doc. #73.

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

6. [25-12630](#)-B-13 **IN RE: JOHNNY THOMAS**
[KMM-1](#)

MOTION FOR RELIEF FROM AUTOMATIC STAY
2-13-2026 [[66](#)]

TOYOTA MOTOR CREDIT CORPORATION/MV
CANDACE ARROYO/ATTY. FOR DBT.
KIRSTEN MARTINEZ/ATTY. FOR MV.

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

DISPOSITION: Granted.

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

Toyota Motor Credit Corporation ("Movant") seeks relief from the automatic stay under 11 U.S.C. § 362(d)(1) with respect to a 2018 RAM 1500, (VIN: 1C6RR7KT5JS352999) ("Vehicle"). Doc. #66.

Johnny Thomas ("Debtor") did not file opposition and the Vehicle was surrendered to the Movant on September 30, 2025. Debtor's Second Amended Chapter 13 Plan indicated that the Vehicle would be surrendered. This motion will be GRANTED.

This motion was set for hearing on 28 days' notice as required by Local Rule of Practice ("LBR") 9014-1(f)(1). The failure of the creditors, the debtor, the U.S. Trustee, or any other party in interest to file written opposition at least 14 days prior to the hearing as required by LBR 9014-1(f)(1)(B) may be deemed a waiver of any opposition to the granting of the motion. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). Further, because the court will not materially alter the relief requested by the moving party, an actual hearing is unnecessary. *See Boone v. Burk (In re Eliapo)*, 468 F.3d 592 (9th Cir. 2006). Therefore, the defaults of the above-mentioned parties in interest are entered and the matter will be resolved without oral argument. Upon default, factual allegations will be taken as true (except those relating to amount of damages). *Televideo Systems, Inc. v. Heidenthal*, 826 F.2d 915, 917 (9th Cir. 1987). Constitutional due process requires that a plaintiff make a *prima facie* showing that they are entitled to the relief sought, which the movant has done here.

11 U.S.C. § 362(d)(1) allows the court to grant relief from the stay for cause, including the lack of adequate protection. "Because there is no clear definition of what constitutes 'cause,' discretionary relief from the stay must be determined on a case-by-case basis." *In re Mac Donald*, 755 F.2d 715, 717 (9th Cir. 1985).

After review of the included evidence, the court finds that "cause" exists to lift the stay because Debtor has missed four post-petition payments totaling \$2,594.60. Docs. #68-69. Additionally, Movant recovered possession of the Vehicle pre-petition on September 30, 2025. *Id.* Since the Vehicle has been recovered, the only issue is disposition of the collateral.

Accordingly, the motion will be granted pursuant to 11 U.S.C. § 362(d)(1) to permit the Movant to dispose of its collateral pursuant to applicable law and to use the proceeds from its disposition to satisfy its claim. No other relief is awarded.

7. [24-13340](#)-B-13 **IN RE: JUNIUS JACKSON**
[TCS-5](#)

MOTION TO MODIFY PLAN
2-16-2026 [[76](#)]

JUNIUS JACKSON/MV
TIMOTHY SPRINGER/ATTY. FOR DBT.
RESPONSIVE PLEADING

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

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

DISPOSITION: Granted.

ORDER: The court will issue an order.

On February 16, 2026, Junius Jackson ("Debtor") moved for confirmation of his *Second Modified Chapter 13 Plan* filed that same date. Docs. #76, #81. Debtor's current plan was confirmed on June 13, 2025. Doc. #49. The 60-month plan proposes the following terms:

1. Debtor's aggregate payment for months 1-15 will be \$32,918.37. Debtor's payments for months 16-60 will increase from \$3,050.00 per month to \$3,138.37 per month for months 16-60.
2. All creditors to receive and retain all amounts paid prior to the filing of this plan, and all changes in distribution to begin in month 16.
3. The plan is otherwise unchanged.

Compare Doc. #40 and Doc. #81.

This motion was set for hearing on 35 days' notice as required by Local Rule of Practice ("LBR") 3015-1(d)(1). The failure of the creditors, the chapter 13 trustee, the U.S. Trustee, or any other party in interest to file written opposition at least 14 days prior to the hearing as required by LBR 9014-1(f)(1)(B) may be deemed a waiver of any opposition to the granting of the motion. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). Further, because the court will not materially alter the relief requested by the moving party, an actual hearing is unnecessary. See *Boone v. Burk (In re Eliapo)*, 468 F.3d 592 (9th Cir. 2006). Therefore, the defaults of the above-mentioned parties in interest are entered and the matter will be resolved without oral argument. Upon default, factual allegations will be taken as true (except those relating to amounts of damages). *Televideo Sys., Inc. v. Heidenthal*, 826 F.2d 915, 917 (9th Cir. 1987). Constitutional due process requires that a plaintiff make a *prima facie* showing that they are entitled to the relief sought, which the movant has done here.

The Chapter 13 Trustee objected to confirmation but later withdrew the objection. Docs. #84, #86. No other party in interest has objected, and the defaults of all non-responding parties are entered.

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

8. [26-10448](#)-B-13 **IN RE: PHUC THAI AND HONG LE**
[LGT-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
3-10-2026 [\[21\]](#)

LILIAN TSANG/MV
SIMRAN HUNDAL/ATTY. FOR DBT.

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

DISPOSITION: Overruled as moot.

ORDER: The court will issue an order.

On March 26, 2026, Phuc Quang Thai and Hong Duc Thi Le, Debtors in the above-styled case, filed a *Request for Dismissal of Chapter 13 Petition under 11 U.S.C. § 1307(b)*. Accordingly, this *Objection to Confirmation* will be OVERRULED AS MOOT.

9. [25-25050](#)-B-13 **IN RE: WENDELL DELA CRUZ**
[KMM-1](#)

MOTION FOR RELIEF FROM AUTOMATIC STAY
2-13-2026 [[48](#)]

TOYOTA MOTOR CREDIT CORPORATION/MV
RHONDA WALKER/ATTY. FOR DBT.
KIRSTEN MARTINEZ/ATTY. FOR MV.
RESPONSIVE PLEADING

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

DISPOSITION: Withdrawn; taken off calendar.

NO ORDER REQUIRED.

Movant Toyota Motor Credit Corporation withdrew this motion for relief from the automatic stay on March 24, 2026. Doc. #99. Accordingly, this matter will be taken off calendar pursuant to the withdrawal.

10. [25-25050](#)-B-13 **IN RE: WENDELL DELA CRUZ**
[KMM-2](#)

MOTION FOR RELIEF FROM AUTOMATIC STAY
2-13-2026 [[54](#)]

TOYOTA MOTOR CREDIT CORPORATION/MV
RHONDA WALKER/ATTY. FOR DBT.
KIRSTEN MARTINEZ/ATTY. FOR MV.
RESPONSIVE PLEADING

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

DISPOSITION: Withdrawn; taken off calendar.

NO ORDER REQUIRED.

Movant Toyota Motor Credit Corporation withdrew this motion for relief from the automatic stay on March 24, 2026. Doc. #101. Accordingly, this matter will be taken off calendar pursuant to the withdrawal.

11. [25-25050](#)-B-13 **IN RE: WENDELL DELA CRUZ**
[KMM-3](#)

MOTION FOR RELIEF FROM AUTOMATIC STAY
2-13-2026 [[60](#)]

TOYOTA MOTOR CREDIT CORPORATION/MV
RHONDA WALKER/ATTY. FOR DBT.
KIRSTEN MARTINEZ/ATTY. FOR MV.
RESPONSIVE PLEADING

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

DISPOSITION: Withdrawn; taken off calendar.

NO ORDER REQUIRED.

Movant Toyota Motor Credit Corporation withdrew this motion for relief from the automatic stay on March 24, 2026. Doc. #103. Accordingly, this matter will be taken off calendar pursuant to the withdrawal.

12. [25-14151](#)-B-13 **IN RE: HELEN JOHNSON**
[JCW-1](#)

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY
CAPITAL ONE AUTO FINANCE
2-3-2026 [[19](#)]

CAPITAL ONE AUTO FINANCE/MV
PETER MACALUSO/ATTY. FOR DBT.
JENNIFER WONG/ATTY. FOR MV.

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

DISPOSITION: Overruled as moot.

ORDER: The court will prepare the order.

On March 24, 2026, Helen Johnson ("Debtor") filed her *First Modified Chapter 13 Plan*. Doc. #41. Accordingly, the instant *Trustee's Objection to Confirmation* of Debtors Chapter 13 Plan dated December 29, 2025, will be OVERRULED AS MOOT.

13. [25-14151](#)-B-13 **IN RE: HELEN JOHNSON**
[LGT-1](#)

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
1-30-2026 [\[16\]](#)

PETER MACALUSO/ATTY. FOR DBT.

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

DISPOSITION: Overruled as moot.

ORDER: The court will prepare the order.

On March 24, 2026, Helen Johnson ("Debtor") filed her *First Modified Chapter 13 Plan*. Doc. #41. Accordingly, the instant *Trustee's Objection to Confirmation* of Debtors Chapter 13 Plan dated December 29, 2025, will be OVERRULED AS MOOT.

14. [25-25151](#)-B-7 **IN RE: LANCE JENSEN**
[DPC-4](#)

OBJECTION TO DEBTOR'S CLAIM OF EXEMPTIONS
3-2-2026 [\[64\]](#)

DAVID CUSICK/MV
PETER MACALUSO/ATTY. FOR DBT.
RESPONSIVE PLEADING/CONVERTED TO CH7 3-18-26

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

DISPOSITION: Overruled as moot.

ORDER: The court will prepare the order.

On March 16, 2026, a *Notice of Conversion* was filed in the above-styled case thereby converting the case from one under Chapter 13 to one under Chapter 7. Doc. #81. Accordingly, the *Objection to Debtor's Claim of Exemptions* which had been filed by the previous Chapter 13 Trustee (Doc. #64) will be OVERRULED AS MOOT.

15. [25-27351](#)-B-13 **IN RE: MARLESA RICHARDSON**
[DPC-1](#)

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY DAVID P. CUSICK
2-10-2026 [13]

DAVID CUSICK/MV
PAULDEEP BAINS/ATTY. FOR DBT.
RESPONSIVE PLEADING

TENTATIVE RULING: This matter will proceed as scheduled.

DISPOSITION: Disposition to be determined at the hearing.

ORDER: The minutes of the hearing will be the court's
findings and conclusions. Order preparation
determined at the hearing.

Chapter 13 trustee David P. Cusick ("Trustee") objects to confirmation of the *Chapter 13 Plan* filed by Marlesa Richardson ("Debtor") on December 30, 2025, on the following basis:

1. Debtor is delinquent by \$565.00 as of February 10, 2026, with additional payments accruing. As of that date, Debtor has made no plan payments.
2. Debtor failed to appear at the first 341 Meeting of Creditors which was set for February 5, 2026. The meeting was continued to February 20, 2026.

Doc. #13. On February 25, 2026, the Trustee filed a Status Report advising that:

1. Debtor was still delinquent by \$565.00 with no electronic payments pending.
2. Debtor did appear at the continued 341 Meeting of Creditors, thereby resolving Objection #2.
3. The Trustee also raised an additional Objection on the grounds that the claim of the Internal Revenue Service came in for \$4,011.40 more than was estimated in the plan. This means that the plan is underfunded by \$55.05 per month. `

Doc. #18. On March 18, 2026, Debtor filed a Response to the motion. Doc. #24. Debtor asserted that she had submitted all required plan payments then due and was current. *Id.* Debtor also agreed to increase the monthly Chapter 13 payment amount to \$625.00 beginning in month 3. *Id.*

On March 25, 2026, the Trustee filed a Reply to Debtor's Response, stating that Debtor was still delinquent by \$1,130.00 through March 2026 as the payment which Debtor purported to send in was rejected by TFS due to insufficient funds. Doc. #28. Debtor advised Trustee that Debtor would reschedule the payment

on March 25, 2026, but the record is silent on whether that payment went through. *Id.* Trustee advises that, if the payment is successfully made, Debtor will be current, and Objection #1 will be resolved. *Id.* The Trustee also acknowledged that Debtor agreed to an increase in the monthly plan payments commencing in month 3 that would be sufficient to fund the plan. *Id.*

This matter will be heard as scheduled to determine on the record whether Debtor has brought her plan payments current. If so, the court is inclined to OVERRULE this Objection. If not, the court may SUSTAIN the Objection or CONTINUE this matter to a future date.

For future reference, when the Chapter 13 Trustee files an Objection to Confirmation of a Chapter 13 Plan, the court requests that the Trustee identify the plan by both Docket Number and the date of filing such as in the following: "Chapter 13 trustee David P. Cusick ("Trustee") objects to confirmation of the Chapter 13 Plan filed by Jick Icasiano ("Debtor") on November 7, 2025 (Doc. #3)"

16. [25-13655](#)-B-13 **IN RE: MICHAEL TERRY**
[PLG-1](#)

CONTINUED MOTION TO CONFIRM PLAN
1-5-2026 [[18](#)]

MICHAEL TERRY/MV
RABIN POURNAZARIAN/ATTY. FOR DBT.

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

DISPOSITION: Objection sustained. Motion denied.

ORDER: The court will issue an order.

This objection was originally heard on February 25, 2026. Doc. #28.

Michael Terry ("Debtor") moves for an order confirming the First Modified Chapter 13 Plan dated January 5, 2026. Doc. #18. No plan has been confirmed so far. Chapter 13 trustee Lilian G. Tsang ("Trustee") timely objected to confirmation of the plan for the following reason(s)

1. The plan provides for OneMain to be treated as a Class 2(B) creditor, but Debtor has not yet filed a motion to value the affected collateral.
2. The plan improperly provides for the claim of the IRS in Class 4, which is improper. The wholly unsecured IRS claim must be provided for through the plan at Section 3.12(c)

Doc. #26.

The court continued this objection to April 1, 2026. Doc #28. Debtor was directed to file and serve a written response to the objection not later than fourteen (14) days before the continued hearing date, or file a confirmable, modified plan in lieu of a response not later than seven (7) days before the continued hearing date, or the objection would be sustained on the grounds stated in the objection without further hearing. *Id.*

Debtor neither filed a written response nor a modified plan. Therefore, Trustee's objection will be SUSTAINED on the grounds stated in the objection and this Motion for Confirmation will be DENIED.

17. [25-20057](#)-B-13 **IN RE: STEVEN BUSER**
[DPC-3](#)

CONTINUED MOTION TO DISMISS CASE
9-24-2025 [\[43\]](#)

DAVID CUSICK/MV
KEVIN TANG/ATTY. FOR DBT.

TENTATIVE RULING: This matter will proceed as scheduled.

DISPOSITION: Disposition to be determined at the hearing.

ORDER: The minutes of the hearing will be the court's findings and conclusions. Order preparation determined at the hearing.

This matter comes before the court on two interrelated motions. David Cusick, the Chapter 13 Trustee overseeing this case ("Trustee") moves to dismiss the bankruptcy of Steven Buser ("Debtor"). Doc. #43 (DPC-3; Item #17). Debtor, on the other hand, moves for confirmation of his Chapter 13 plan dated December 15, 2025, which Trustee opposes for substantially the same reasons as those raised in the Motion to Dismiss. Doc. #53 (TAA-2; Item #18).

Debtor filed for Chapter 13 on January 7, 2025, and included a plan with his initial filings. Docs. #1, #3. Debtor filed his First Amended Plan on March 16, 2025, and Judge Clement denied Debtor's motion for confirmation on June 11, 2025. Docs. #23, #40.

On September 24, 2025, Trustee moved to dismiss, citing delinquency in plan payments and Debtor's failure to timely file a new plan as grounds. Doc. #43. On October 24, 2025, Debtor, through counsel, filed a Response, advising that Debtor at that time was hospitalized in Mexico suffering from injuries caused by an automobile accident. Doc. #47. Debtor advised that a new plan that would cure the deficiencies was forthcoming but that communication while he was hospitalized out-

of-country and in an area with limited cellphone service was proving problematic. *Id.*

Debtor filed his Second Amended Plan on December 15, 2025. Docs. #53, #57. On January 20, 2026, Trustee objected to confirmation on the following grounds:

1. Debtor has not filed tax returns for 2022 and 2023, as required by 11 U.S.C. § 1325(a)(9).
2. Debtor is unable to make plan payments.
3. The plan fails to properly classify Debtor's mortgage payment.

Doc. #64. On February 3, 2026, Judge Clement transferred the case to the undersigned judge with a hearing on both the Motion to Dismiss and the Motion for Confirmation set for April 1, 2026. Docs. #66, #67. Judge Clement directed the Trustee to file Status Reports in both matters by March 18, 2026, which Trustee did. Docs. #66, #70-71.

In the Status Report, the Trustee advised that Debtor was delinquent in the amount of \$3,966.12 as of the end of February 2026, with an additional payment of \$3,967.00 due on March 25, 2026. Docs. #70-71. Trustee also advises that Debtors delinquent tax returns for 2022 and 2023 were not filed and that the time to do so and still secure Debtor's status as a Chapter 13 debtor has run. *Id.* Debtor is still delinquent in plan payments, and the issues with the classification of Debtor's mortgage payment through the plan have not been resolved. *Id.* Trustee notes that this case has been pending for 15 months without confirmation. *Id.*

Debtor did not file a Status Report of his own and, in fact, has made no filings in this case since December 15, 2026.

Cognizant of the difficulties in this case caused by this case being transferred to a different judge while the Debtor was hospitalized in a foreign country, the hearing in this matter will proceed as scheduled. In the absence of a persuasive response from Debtor, the court is inclined to GRANT the motion to dismiss and DENY the motion for confirmation on mootness grounds. Alternatively, the court may CONTINUE this matter further to afford Debtor opportunity to file a confirmable plan, assuming the issues raised by the Trustee are not insurmountable

18. [25-20057](#)-B-13 **IN RE: STEVEN BUSER**
[TAA-2](#)

CONTINUED MOTION TO CONFIRM PLAN
12-15-2025 [53]

STEVEN BUSER/MV
KEVIN TANG/ATTY. FOR DBT.

TENTATIVE RULING: This matter will proceed as scheduled.

DISPOSITION: Disposition to be determined at the hearing.

ORDER: The minutes of the hearing will be the court's findings and conclusions. Order preparation determined at the hearing.

This matter comes before the court on two interrelated motions. David Cusick, the Chapter 13 Trustee overseeing this case ("Trustee") moves to dismiss the bankruptcy of Steven Buser ("Debtor"). Doc. #43 (DPC-3; Item #17). Debtor, on the other hand, moves for confirmation of his Chapter 13 plan dated December 15, 2025, which Trustee opposes for substantially the same reasons as those raised in the Motion to Dismiss. Doc. #53 (TAA-2; Item #18).

Debtor filed for Chapter 13 on January 7, 2025, and included a plan with his initial filings. Docs. #1, #3. Debtor filed his First Amended Plan on March 16, 2025, and Judge Clement denied Debtor's motion for confirmation on June 11, 2025. Docs. #23, #40.

On September 24, 2025, Trustee moved to dismiss, citing delinquency in plan payments and Debtor's failure to timely file a new plan as grounds. Doc. #43. On October 24, 2025, Debtor, through counsel, filed a Response, advising that Debtor at that time was hospitalized in Mexico suffering from injuries caused by an automobile accident. Doc. #47. Debtor advised that a new plan that would cure the deficiencies was forthcoming but that communication while he was hospitalized out-of-country and in an area with limited cellphone service was proving problematic. *Id.*

Debtor filed his Second Amended Plan on December 15, 2025. Docs. #53, #57. On January 20, 2026, Trustee objected to confirmation on the following grounds:

1. Debtor has not filed tax returns for 2022 and 2023, as required by 11 U.S.C. § 1325(a)(9).
2. Debtor is unable to make plan payments.
3. The plan fails to properly classify Debtor's mortgage payment.

Doc. #64. On February 3, 2026, Judge Clement transferred the case to the undersigned judge with a hearing on both the Motion to Dismiss and the Motion for Confirmation set for April 1, 2026. Docs. #66, #67.

Judge Clement directed the Trustee to file Status Reports in both matters by March 18, 2026, which Trustee did. Docs. #66, #70-71.

In the Status Report, the Trustee advised that Debtor was delinquent in the amount of \$3,966.12 as of the end of February 2026, with an additional payment of \$3,967.00 due on March 25, 2026. Docs. #70-71. Trustee also advises that Debtors delinquent tax returns for 2022 and 2023 were not filed and that the time to do so and still secure Debtor's status as a Chapter 13 debtor has run. *Id.* Debtor is still delinquent in plan payments, and the issues with the classification of Debtor's mortgage payment through the plan have not been resolved. *Id.* Trustee notes that this case has been pending for 15 months without confirmation. *Id.*

Debtor did not file a Status Report of his own and, in fact, has made no filings in this case since December 15, 2026.

Cognizant of the difficulties in this case caused by this case being transferred to a different judge while the Debtor was hospitalized in a foreign country, the hearing in this matter will proceed as scheduled. In the absence of a persuasive response from Debtor, the court is inclined to GRANT the motion to dismiss and DENY the motion for confirmation on mootness grounds. Alternatively, the court may CONTINUE this matter further to afford Debtor opportunity to file a confirmable plan, assuming the issues raised by the Trustee are not insurmountable

19. [26-10058](#)-B-13 **IN RE: MANUEL VELASQUEZ AND ANAHI MORALES PERCINO**
[FW-1](#)

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY
FREEDOM MORTGAGE CORPORATION
2-12-2026 [\[19\]](#)

FREEDOM MORTGAGE CORPORATION/MV
ROBERT WILLIAMS/ATTY. FOR DBT.
FANNY WAN/ATTY. FOR MV.
RESPONSIVE PLEADING

TENTATIVE RULING: This matter will proceed as scheduled.

DISPOSITION: Disposition to be determined at the hearing.

ORDER: The minutes of the hearing will be the court's findings and conclusions. Order preparation determined at the hearing.

This matter was originally heard on March 4, 2026. Doc. #36.

Creditor Freedom Mortgage Corporation ("Creditor") objects to confirmation of the *Chapter 13 Plan* filed by Manuel Velasquez and

Anahi Morales Percino ("Debtors") on January 7, 2026, on the following basis:

1. The plan fails to provide for the curing of the default and maintenance of payments on Creditors' claim for which final payment is due after the proposed final payment under the plan.

Doc. #13. On March 17, 2026, Debtors filed a *Response* to the Objection, arguing that Creditor's claim is not provided for at all in the plan and such is not required. Doc. #45. Debtors argue that Creditor's remedy is to seek termination of the automatic stay but that Creditor's omission from the plan entirely is not valid grounds to bar confirmation. *Id.*

This matter will proceed as scheduled. After hearing arguments from the parties, the court may SUSTAIN or OVERRULE the Objection.

For future reference, when the Chapter 13 Trustee files an Objection to Confirmation of a Chapter 13 Plan, the court requests that the Trustee identify the plan by both Docket Number and the date of filing such as in the following: "Chapter 13 trustee David P. Cusick ("Trustee") objects to confirmation of the Chapter 13 Plan filed by Jick Icasiano ("Debtor") on November 7, 2025 (Doc. #3)"

20. [26-10058](#)-B-13 **IN RE: MANUEL VELASQUEZ AND ANAHI MORALES PERCINO**
[JCW-1](#)

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY AMERICAN
HONDA FINANCE CORPORATION
1-27-2026 [\[12\]](#)

AMERICAN HONDA FINANCE CORPORATION/MV
ROBERT WILLIAMS/ATTY. FOR DBT.
JENNIFER WONG/ATTY. FOR MV.
RESPONSIVE PLEADING

TENTATIVE RULING: This matter will proceed as scheduled.

DISPOSITION: Disposition to be determined at the hearing.

ORDER: The minutes of the hearing will be the court's findings and conclusions. Order preparation determined at the hearing.

This matter was originally heard on March 4, 2026. Doc. #36.

Creditor American Honda Finance Corporation ("Creditor") objects to confirmation of the *Chapter 13 Plan* filed by Manuel Velasquez and Anahi Morales Percino ("Debtors") on January 7, 2026, on the following basis:

1. The plan fails to provide for payment of the full replacement value of Creditor's collateral.

Doc. #12. On March 18, 2026, Debtors filed a Motion for Valuation of the collateral at issue. See *Item # 22* below. A hearing on that matter will proceed as scheduled and will determine the disposition of the instant Objection.

21. [26-10058](#)-B-13 **IN RE: MANUEL VELASQUEZ AND ANAHI MORALES PERCINO**
[LGT-1](#)

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
2-11-2026 [[16](#)]

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

TENTATIVE RULING: This matter will proceed as scheduled.

DISPOSITION: Disposition to be determined at the hearing.

ORDER: The minutes of the hearing will be the court's findings and conclusions. Order preparation determined at the hearing.

This matter was originally heard on March 4, 2026. Doc. #34.

Lilian G. Tsang, Chapter 13 Trustee ("Trustee") objects to confirmation of the *Chapter 13 Plan* filed by Manuel Velasquez and Anahi Morales Percino ("Debtors") on January 7, 2026, on the following basis:

1. The plan provides for creditors American Honda Finance and Travis Credit Union as a Class 2 claims and proposes to pay the value of the collateral securing the claims, but no motions for valuation have been filed so far.
2. The 341 Meeting of Creditors originally set for February 10, 2026, was not concluded and continued to February 26, 2026.

Doc. #13. On February 26, 2026, the Trustee filed a *Supplement* advising that the Debtors appeared at the continued 341 Meeting and the meeting had been concluded. Doc. #30. In addition to the remaining Objection #1, the Supplement added additional objections as follows:

3. Trustee requests an amended Schedule I with Debtors' current employment and income information and copies of payment advices as they become available.

4. Trustee requests copies of receipts or statements to verify Debtors' day care expenses and Debtors' mortgage expense.

Doc. #30. On March 18, 2026, Debtors filed a Response stating that the valuations motions would be filed and served, that the 341 meeting of creditors had been concluded, and that the requested documents would be provided. Doc. #48. As of this date, the docket does not reflect the filing of an Amended Schedule I.

This matter will proceed as scheduled to determine whether the two motions for valuation will be granted or not (See *Items #22 and #23, below*) and whether the requested documents have been filed and/or provided to Trustee. The court may SUSTAIN or OVERRULE the Objection accordingly.

22. [26-10058](#)-B-13 **IN RE: MANUEL VELASQUEZ AND ANAHI MORALES PERCINO**
[RSW-1](#)

MOTION TO VALUE COLLATERAL OF AMERICAN HONDA FINANCE/ACURA
FINANCIAL SERVICES
3-18-2026 [\[54\]](#)

ANAHI MORALES PERCINO/MV
ROBERT WILLIAMS/ATTY. FOR DBT.

TENTATIVE RULING: This matter will proceed as scheduled.

DISPOSITION: Granted.

ORDER: The minutes of the hearing will be the court's findings and conclusions. Order preparation determined at the hearing.

Manuel Velasquez and Anahi Morales Percino (collectively "Debtors") move for an order valuing a 2023 Acura MDX ("Vehicle") at \$27,000.00 under 11 U.S.C. § 506(a). Doc. #54. Vehicle is encumbered by a purchase money security interest in favor America Honda Finance/Acura Financial Services ("Honda" or "Creditor"). *Id.*

Debtor complied with Fed. R. Bankr. Pro. Rules 3012(b) and 7004(b)(3) by serving Creditor a copy of the motion by first-class mail to the attention of an officer, a managing or general agent, or to any other agent authorized by appointment or by law to receive service of process, in this case to Lyle Shroyer, Honda's agent for service of process, and to Honda at its corporate office and marked "Attn: President." Doc. #58.

Written opposition was not required and may be presented at the hearing. In the absence of opposition, this motion will be GRANTED.

This motion was filed and served pursuant to Local Rule of Practice ("LBR") 9014-1(f)(2) and will proceed as scheduled. Unless opposition is presented at the hearing, the court intends to enter the respondents' defaults and grant the motion. If opposition is presented at the hearing, the court will consider the opposition and whether further hearing is proper pursuant to LBR 9014-1(f)(2). The court will issue an order if a further hearing is necessary.

11 U.S.C. § 1325(a)(*) (the hanging paragraph) states that 11 U.S.C. § 506 is not applicable to claims described in that paragraph if (1) the creditor has a purchase money security interest securing the debt that is the subject of the claim, (2) the debt was incurred within 910 days preceding the filing of the petition, and (3) the collateral is a motor vehicle acquired for the personal use of the debtor.

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

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

11 U.S.C. § 506(a)(2) states:

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

Here, Debtor Manuel Velasquez ("Manuel") declares that Debtors borrowed money from Creditor to purchase Vehicle on or about September 16, 2022, which is more than 910 days preceding the January 7, 2026, petition date. Doc. #56. In the absence of any evidence to the contrary adduced at the hearing, the elements of § 1325(a)(*) are not met and § 506 is applicable.

Manuel declares Vehicle has a replacement value of \$27,000.00. Doc. #56. Debtor is competent to testify as to the value of the Vehicle. Given the absence of contrary evidence, the debtor's opinion of value may be conclusive. *Enewally v. Wash. Mut. Bank (In re Enewally)*, 368 F.3d 1165, 1173 (9th Cir. 2004).

Written opposition was not required and may be presented at the hearing. In the absence of opposition, the court is inclined to GRANT the motion. Creditor's secured claim will be fixed at \$27,000.00. The proposed order shall specifically identify the collateral and the proof of claim to which it relates. The order will be effective upon confirmation of the chapter 13 plan.

23. [26-10058](#)-B-13 **IN RE: MANUEL VELASQUEZ AND ANAHI MORALES PERCINO**
[RSW-2](#)

MOTION TO VALUE COLLATERAL OF TRAVIS CREDIT UNION
3-18-2026 [\[49\]](#)

ANAHI MORALES PERCINO/MV
ROBERT WILLIAMS/ATTY. FOR DBT.

TENTATIVE RULING: This matter will proceed as scheduled.

DISPOSITION: Granted.

ORDER: The minutes of the hearing will be the court's findings and conclusions. Order preparation determined at the hearing.

Manuel Velasquez and Anahi Morales Percino (collectively "Debtors") move for an order valuing a 2023 Acura MDX ("Vehicle") at \$26,000.00 under 11 U.S.C. § 506(a). Doc. #49. Vehicle is encumbered by a purchase money security interest in favor Travis Credit Union ("TCU" or "Creditor"). *Id.*

Debtor complied with Fed. R. Bankr. Pro. Rules 3012(b) and 7004(b)(3) by serving Creditor a copy of the motion by first-class mail to the attention of an officer, a managing or general agent, or to any other agent authorized by appointment or by law to receive service of process, in this case to "Travis Credit Union Attn: President (via certified mail) and Michael Levy, TCU's agent for service of process. Doc. #53.

Written opposition was not required and may be presented at the hearing. In the absence of opposition, this motion will be GRANTED.

This motion was filed and served pursuant to Local Rule of Practice ("LBR") 9014-1(f)(2) and will proceed as scheduled. Unless opposition is presented at the hearing, the court intends to enter the

respondents' defaults and grant the motion. If opposition is presented at the hearing, the court will consider the opposition and whether further hearing is proper pursuant to LBR 9014-1(f)(2). The court will issue an order if a further hearing is necessary.

11 U.S.C. § 1325(a)(*) (the hanging paragraph) states that 11 U.S.C. § 506 is not applicable to claims described in that paragraph if (1) the creditor has a purchase money security interest securing the debt that is the subject of the claim, (2) the debt was incurred within 910 days preceding the filing of the petition, and (3) the collateral is a motor vehicle acquired for the personal use of the debtor.

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

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

11 U.S.C. § 506(a)(2) states:

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

Here, Debtor Manuel Velasquez ("Manuel") declares that Debtors borrowed money from Creditor to purchase Vehicle on or about February 2023, which is more than 910 days preceding the January 7, 2026, petition date. Doc. #51. In the absence of any evidence to the contrary adduced at the hearing, the elements of § 1325(a)(*) are not met and § 506 is applicable.

Manuel declares Vehicle has a replacement value of \$26,000.00. Doc. #51. Debtor is competent to testify as to the value of the Vehicle.

Given the absence of contrary evidence, the debtor's opinion of value may be conclusive. *Enewally v. Wash. Mut. Bank (In re Enewally)*, 368 F.3d 1165, 1173 (9th Cir. 2004).

Written opposition was not required and may be presented at the hearing. In the absence of opposition, the court is inclined to GRANT the motion. Creditor's secured claim will be fixed at \$26,000.00. The proposed order shall specifically identify the collateral and the proof of claim to which it relates. The order will be effective upon confirmation of the chapter 13 plan.

24. [26-10358](#)-B-13 **IN RE: WILLIE ANDERSON**

ORDER TO SHOW CAUSE - FAILURE TO PAY FEES
3-5-2026 [\[29\]](#)

TENTATIVE RULING: This matter will proceed as scheduled.

DISPOSITION: The minutes of the hearing will be the court's findings and conclusions.

ORDER: The court will issue an order.

This matter will proceed as scheduled. If the fees due at the time of the hearing have not been paid prior to the hearing, the case will be dismissed on the grounds stated in the OSC.

If the installment fees due at the time of hearing are paid before the hearing, the order permitting the payment of filing fees in installments will be modified to provide that if future installments are not received by the due date, the case will be dismissed without further notice or hearing.

25. [26-10358](#)-B-13 **IN RE: WILLIE ANDERSON**
[LGT-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
3-10-2026 [\[31\]](#)

LILIAN TSANG/MV

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

DISPOSITION: Continued to May 13, 2026, at 9:30 a.m.

ORDER: The court will issue an order.

Chapter 13 trustee Lilian G. Tsang ("Trustee") objects to confirmation of the *Chapter 13 Plan* filed by Willie Anderson ("Debtor") on February 9, 2026, on the following basis:

1. The proposed plan is materially deficient in that it provides for a monthly payment of \$0.00, it failed to provide a dividend for Class 2 creditor Harley Davidson, and it fails to provide a dividend to general unsecured creditors.
2. The 341 meeting of creditors has not been concluded and has been continued to March 26, 2026, at 9:30 a.m. Also, Debtor has failed to provide required documents including but not limited to those listed under Objection #2.

Doc. #31.

This objection will be CONTINUED to May 13, 2026, at 9:30 a.m. Unless this case is voluntarily converted to chapter 7, dismissed, or the objection to confirmation is withdrawn, the Debtor shall file and serve a written response to the Objection not later than **14 days before the hearing**. The response shall specifically address each issue raised in the objection to confirmation, state whether the issue is disputed or undisputed, and include admissible evidence to support the Debtors' position. Any reply shall be served no later than **7 days before the hearing**.

If the Debtor elects to withdraw the plan and file a modified plan in lieu of filing a response, then a confirmable, modified plan shall be filed, served, and set for hearing not later than **7 days before the hearing**. If the Debtor does not timely file a modified plan or a written response, this objection will be sustained on the grounds stated in the objection without further hearing.

26. [24-20459](#)-B-7 **IN RE: REGINA DIAZ**
[DPC-1](#)

MOTION TO DISMISS CASE
2-20-2026 [[20](#)]

DAVID CUSICK/MV
MOHAMMAD MOKARRAM/ATTY. FOR DBT.

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

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

DISPOSITION: Denied as moot.

On March 5, 2026, Regina Diaz ("Debtor") filed a *Notice of Conversion to Case Pursuant to §1307(a) Under Chapter 7*. Doc. #28. Accordingly, the instant *Motion to Dismiss* is DENIED AS MOOT.

As informative matter, Rule 4001(a)(1) requires contested matters to be made in accordance with Rule 9014. Rule 9014(b) requires motions in contested matters to be served upon the parties against whom relief is being sought pursuant to Rule 7004. Rule 7004(g) allows service of a debtor's attorney under Rule 5, but Box 6B of the trustee's Certificate of Service (Doc. #23) is not checked to indicate that the appropriate parties were served in this manner, nor is Debtor's counsel listed on Attachment 6A1 of the Certificate of Service. *Id.* However, the docket for this case does indicate that Debtor's counsel was served electronically by the court, so any error in service to debtor's attorney is harmless in this case. The court may reject unconfirming certificates of service for future filings. The court urges the Trustee to update forms and procedures to comply with these requirements.

Also, the Certificate of Service used by the trustee is not the current version (EDC Form 7-005, Rev. 06/03/2025).

Finally, LBR 9014-1(d)(3)(B)(i) states that the notice accompanying a motion must include the names and addresses of the persons who must be served with such opposition. Here, the Notice only directed that written opposition should be served upon the Chapter 13 Trustee. The United States Trustee should be included. Fed. R. Bankr. Proc. 9034(c).

27. [25-26560](#)-B-13 **IN RE: RAQUEL BURKE**
[DPC-2](#)

MOTION TO DISMISS CASE
3-2-2026 [[42](#)]

DAVID CUSICK/MV
GABRIEL LIBERMAN/ATTY. FOR DBT.
DISMISSED 3/10/26

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

DISPOSITION: Denied as moot.

ORDER: The court will issue an order.

An order dismissing this case was already entered on March 10, 2026. Doc. #48. The motion will be DENIED AS MOOT.

28. [25-26163](#)-B-13 **IN RE: CARLOS/BLANCA MORUA**
[DPC-1](#)

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY DAVID P. CUSICK
12-22-2025 [[16](#)]

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

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

DISPOSITION: Sustained.

ORDER: The court will issue an order.

This matter was originally heard by Judge Fredrick E. Clement on January 21, 2026. Doc. #20. The matter was continued to April 1, 2026, and later reassigned to the undersigned judge. Doc. #22; Docket generally.

Chapter 13 trustee David Cusick ("Trustee") objects to confirmation of the *Chapter 13 Plan* filed by Carlos and Blanca Morua ("Debtors") on November 4, 2025, on the following basis:

1. The proposed plan impermissibly modifies the mortgage in favor of secured creditor U.S. Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For RCAF Acquisition Trust ("U.S. Bank") by means of a non-standard provisions. This issue is also the subject of U.S. Bank's separate Objection to Confirmation (see Item #29, below).
 - a. On December 29, 2025, U.S. Bank filed a Proof of Claim asserting an arrearage in the amount of \$42,014.54. POC #8.
2. The plan does not provide any treatment for three secured claims owed to Sierra Central Credit Union and listed in Schedule D. Also, these claims are not addressed as expenses on Debtors' Schedule J.

Doc. #16.

In an order dated January 23, 2026, Judge Clement continued this matter to April 1, 2026, to be heard by the undersigned. Doc. #23. In that order, Judge Clement also directed that, no later than February 18, 2026, Debtors shall (a) file a statement of No Opposition, (b) respond to the Objection, or (c) file a modified Chapter 13 Plan. *Id.* The order also stated that the evidentiary record, if any was necessary, would close after March 18, 2026. *Id.*

Debtors have not filed a Notice of Non-Opposition, or a Response, or a New Plan. While Judge Clement's January 23, 2026, order does not

expressly state that failure to take any of those three options would lead to the Objection being sustained without hearing, that was clearly the subtext. And yet, since the filing of Judge Clement's order, Debtors have filed nothing in response to this objection. Therefore, Trustee's objection will be SUSTAINED on the grounds stated in the objection.

For future reference, when the Chapter 13 Trustee files an Objection to Confirmation of a Chapter 13 Plan, the court requests that the Trustee identify the plan by both Docket Number and the date of filing such as in the following: "Chapter 13 trustee David P. Cusick ("Trustee") objects to confirmation of the Chapter 13 Plan filed by Jick Icasiano ("Debtor") on November 7, 2025 (Doc. #3)"

29. [25-26163](#)-B-13 **IN RE: CARLOS/BLANCA MORUA**
[RAS- 1](#)

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY
U.S. BANK TRUST NATIONAL ASSOCIATION
12-16-2025 [\[13\]](#)

U.S. BANK TRUST NATIONAL ASSOCIATION/MV
MICHAEL HAYS/ATTY. FOR DBT.
SARAH DOOLEY-LEWIS/ATTY. FOR MV.

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

DISPOSITION: Sustained.

ORDER: The court will issue an order.

This matter was originally heard by Judge Fredrick E. Clement on January 21, 2026. Doc. #21. The matter was continued to April 1, 2026, and later reassigned to the undersigned judge. Doc. #23; Docket generally.

Secured creditor U.S. Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For RCAF Acquisition Trust ("U.S. Bank" or "Trustee") objects to confirmation of the *Chapter 13 Plan* filed by Carlos and Blanca Morua ("Debtors") on November 4, 2025, on the following basis:

1. The proposed plan impermissibly modifies U.S. Bank's secured mortgage lien by placing this debt in Class 4 and including a Section 7 Nonstandard Provision stating: "RE: 3.07 -DEBTORS EXPECT SELENE FINANCE TO PUT THE \$37,766.73 MORTGAGE ARREARS AT THE END OF THE LOAN AND FOR DEBTORS TO MAKE THEIR ONGOING \$1407.72 MORTGAGE PAYMENT DIRECTLY TO SELENE FINANCE FOR 60 MONTHS." U.S. Bank avers that it did not consent to any such modification.

Doc. #13; See Doc. #8 (Chapter 13 Plan).

In an order dated January 23, 2026, Judge Clement continued this matter to April 1, 2026, to be heard by the undersigned. Doc. #23. In that order, Judge Clement also directed that, no later than February 18, 2026, Debtors shall (a) file a statement of No Opposition, (b) respond to the Objection, or (c) file a modified Chapter 13 Plan. *Id.* The order also stated that the evidentiary record, if any was necessary, would close after March 18, 2026. *Id.*

Debtors have not filed a Notice of Non-Opposition, or a Response, or a New Plan. While Judge Clement's January 23, 2026, order does not expressly state that failure to take any of those three options would lead to the Objection being sustained without hearing, that was clearly the subtext. And yet, since the filing of Judge Clement's order, Debtors have filed nothing in response to this objection. Therefore, Trustee's objection will be SUSTAINED on the grounds stated in the objection.

30. [25-25964](#)-B-13 **IN RE: ELIZABETH FERRER**
[DPC-1](#)

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY DAVID P. CUSICK
12-15-2025 [\[19\]](#)

DAVID CUSICK/MV

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

DISPOSITION: Overruled as moot.

ORDER: The court will issue an order.

Chapter 13 Trustee David Cusick ("Trustee") objects to confirmation of the Chapter 13 plan filed by Elizabeth Ferrer ("Debtor") on October 28, 2025. Doc. #19. On this date, the court granted the Trustee's *Motion to Dismiss* this case. See *Item #31, below*. Accordingly, this Objection will be OVERRULED as moot.

For future reference, when the Chapter 13 Trustee files an Objection to Confirmation of a Chapter 13 Plan, the court requests that the Trustee identify the plan by both Docket Number and the date of filing such as in the following: "Chapter 13 trustee David P. Cusick ("Trustee") objects to confirmation of the Chapter 13 Plan filed by Jick Icasiano ("Debtor") on November 7, 2025 (Doc. #3)"

31. [25-25964](#)-B-13 **IN RE: ELIZABETH FERRER**
[DPC-3](#)

MOTION TO DISMISS CASE
2-27-2026 [\[44\]](#)

DAVID CUSICK/MV

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

DISPOSITION: Granted. Trustee should note procedural deficiencies below.

ORDER: The court will issue an order.

Chapter 13 trustee David Cusick ("Trustee") asks the court to dismiss this case filed by Elizabeth Ferrer ("Debtor") under 11 U.S.C. § 1307(c)(1) for the following reasons:

1. Debtor has not yet testified at the 341 Meeting of Creditors. Debtor appeared at the original meeting conducted on December 11, 2025, but Debtor had not yet provided identification to the Trustee, and so Trustee could not confirm who was testifying. Debtor did not appear at the continued 341 hearings set for January 22, 2026, and March 13, 2026. *See Docket generally.*
2. Debtor's plan is not feasible. Debtor proposes to cure a mortgage arrearage of \$50,100.00 in Class 1, but Debtor only proposes to pay \$500.00 per month for 60 months which is insufficient. Furthermore, the budget submitted by Debtor indicates that not only can she not afford plan payments, her monthly net income is **(-\$1,486.00)** after expenses. Debtor claims to be on medical leave but has not provided information one when she will return to work.
3. Debtor is delinquent in plan payments by \$500.00 as of February 27, 2026, with additional payments accruing.
 - a. On March 13, 2026, the Trustee filed a Status Report advising that Debtor remained delinquent by \$500.00 as of that date. (Doc. #49).

Doc. #44. The Trustee states that Trustee cannot easily determine if there is any equity in the estate that could be used to pay general unsecured creditors because of deficiencies in Debtors filings, and so Trustee recommends dismissal rather than conversion. *Id.* The docket reflects that this is the ninth case filed by this Debtor on a *pro se* basis since July of 2024.

This motion was set for hearing on 28 days' notice as required by Local Rule of Practice ("LBR") 9014-1(f)(1). The failure of the creditors, the Debtor, the U.S. Trustee, or any other party in interest to file written opposition at least 14 days prior to the hearing as required by LBR 9014-1(f)(1)(B) may be deemed a waiver of any opposition to the granting of the motion. *Cf. Ghazali v. Moran*, 46

F.3d 52, 53 (9th Cir. 1995). Further, because the court will not materially alter the relief requested by the moving party, an actual hearing is unnecessary. See *Boone v. Burk (In re Eliapo)*, 468 F.3d 592 (9th Cir. 2006). Therefore, the defaults of the above-mentioned parties in interest are entered and the matter will be resolved without oral argument. Upon default, factual allegations will be taken as true (except those relating to amounts of damages). *Televideo Systems, Inc. v. Heidenthal*, 826 F.2d 915, 917 (9th Cir. 1987). Constitutional due process requires that a plaintiff make a *prima facie* showing that they are entitled to the relief sought, which the movant has done here.

No party in interest has responded to the motion, and the defaults of all non-responding parties are entered. This motion will be GRANTED.

As a threshold matter, the court notes two procedural errors which the court will overlook in this instance but which the court encourages Movant to be mindful of in the future.

First, Trustee filed an Amended Notice of Hearing on March 19, 2026, to correct an error in the time for which this hearing was set. Doc. #54. However, no certificate of service was filed for the Amended Notice.

Second, neither the original Notice nor the Amended Notice included the U.S. Trustee's office as a party who must be served with opposition to the motion as it required by LBR 9014-1(d)(3)(B)(i). See Fed. R. Bankr. Proc. 9034(c).

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

In this case, Debtor has repeatedly failed to attend the 341 Meeting of Creditors which has been set three times so far. Debtor is also delinquent in plan payments by at least \$500.00 as of March 13, 2026, with an additional payment accruing on March 25, 2026. Finally, based on the filings, this Debtor is facially incapable of presenting a confirmable plan because her Schedules I & J reflect a negative monthly net income, meaning she cannot fund a plan. See 11 U.S.C. § 109(e) (only an individual with "regular income" may be a Chapter 13 debtor).

The court finds that there is cause to dismiss this case, and the court agrees with the Trustee that dismissal rather than conversion is appropriate. Accordingly, the motion will be GRANTED and the case dismissed.

32. [25-26164](#)-B-13 **IN RE: SIE DOE**
[DPC-1](#)

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY DAVID P. CUSICK
12-22-2025 [[36](#)]

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

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

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

DISPOSITION: Overruled as moot.

ORDER: The court will prepare the order.

On March 30, 2026, Sie Doe ("Debtor") filed a Notice of Conversion from Chapter 13 to Chapter 7. Doc. #51. Accordingly, this Objection to Confirmation will be OVERRULED as moot.

For future reference, when the Chapter 13 Trustee files an Objection to Confirmation of a Chapter 13 Plan, the court requests that the Trustee identify the plan by both Docket Number and the date of filing such as in the following: "Chapter 13 trustee David P. Cusick ("Trustee") objects to confirmation of the Chapter 13 Plan filed by Jick Icasiano ("Debtor") on November 7, 2025 (Doc. #3)"

33. [25-26164](#)-B-13 **IN RE: SIE DOE**
[DPC-2](#)

MOTION TO DISMISS CASE
3-2-2026 [[46](#)]

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

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

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

DISPOSITION: Overruled as moot.

ORDER: The court will prepare the order.

On March 30, 2026, Sie Doe ("Debtor") filed a Notice of Conversion from Chapter 13 to Chapter 7. Doc. #51. Accordingly, this Objection to Confirmation will be OVERRULED as moot.

34. [25-26164](#)-B-13 **IN RE: SIE DOE**
[JCW-1](#)

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY
AIS PORTFOLIO SERVICES, LLC
12-5-2025 [[28](#)]

AIS PORTFOLIO SERVICES, LLC/MV
MICHAEL HAYS/ATTY. FOR DBT.
KRISTIN SCHULER-HINTZ/ATTY. FOR MV.

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

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

DISPOSITION: Overruled as moot.

ORDER: The court will prepare the order.

On March 30, 2026, Sie Doe ("Debtor") filed a Notice of Conversion from Chapter 13 to Chapter 7. Doc. #51. Accordingly, this Objection to Confirmation will be OVERRULED as moot.

35. [23-22666](#)-B-13 **IN RE: MANUEL MARAVILLA**
[DPC-4](#)

MOTION TO DISMISS CASE
2-26-2026 [\[69\]](#)

MANUEL MARAVILLA/MV
CHAD JOHNSON/ATTY. FOR DBT.

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

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

DISPOSITION: Granted. Trustee to note procedural deficiencies below.

ORDER: The minutes of the hearing will be the court's findings and conclusions. The court will issue an order.

The chapter 13 trustee asks the court to dismiss this case for failure to complete the terms of the confirmed plan (11 U.S.C. § 1307(c)(6)). Docs. #69, #73. Manuel Maravilla ("Debtor") did not oppose.

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

As preliminary matter, Rule 4001(a)(1) requires contested matters to be made in accordance with Rule 9014. Rule 9014(b) requires motions in contested matters to be served upon the parties against whom relief is being sought pursuant to Rule 7004. Rule 7004(g) allows service of a debtor's attorney under Rule 5, Box 6B of the trustee's Certificates of Service (Doc. #23) is not checked to indicate that the appropriate parties would be served in this manner nor is Debtor's counsel listed on Attachment 6A1 of the Certificates of Service. *Id.* However, the docket for this case does indicate that Debtor's counsel was served electronically by the court.

The Certificate of Service used by the trustee is not the current version (EDC Form 7-005, Rev. 06/03/2025).

Finally, LBR 9014-1(d)(3)(B)(i) states that the notice accompanying a motion must include the names and addresses of the persons who must be served with such opposition. Here, the Notice only directed that written opposition should be served upon the Chapter 13 Trustee. The United States Trustee should be included. Fed. R. Bankr. Proc. 9034(c).

The court will overlook these procedural errors in light of Debtor's lack of response to the motion and the grounds for dismissal raised by the Trustee.

This motion was set for hearing on 28 days' notice as required by Local Rule of Practice ("LBR") 9014-1(f)(1). The failure of the creditors, the debtor, the U.S. Trustee, or any other party in interest to file written opposition at least 14 days prior to the hearing as required by LBR 9014-1(f)(1)(B) may be deemed a waiver of any opposition to the granting of the motion. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). Further, because the court will not materially alter the relief requested by the moving party, an actual hearing is unnecessary. See *Boone v. Burk (In re Eliapo)*, 468 F.3d 592 (9th Cir. 2006). Therefore, the defaults of the above-mentioned parties in interest are entered and the matter will be resolved without oral argument. Upon default, factual allegations will be taken as true (except those relating to amount of damages). *Televideo Systems, Inc. v. Heidenthal*, 826 F.2d 915, 917 (9th Cir. 1987). Constitutional due process requires that a plaintiff make a *prima facie* showing that they are entitled to the relief sought, which the movant has done here.

Here, the Debtor has failed to complete the terms of the confirmed plan (11 U.S.C. § 1307(c)(6)). Debtor is delinquent in the amount of \$1,650.00. Doc. #22. Before this hearing, two payments in the amount of \$750.00 each will also come due. Debtor did not oppose.

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

The record shows that Debtor has failed to complete the terms of the confirmed plan. (11 U.S.C. § 1307(c)(6)). Debtor is delinquent in the amount of \$6,446.48. Doc. #71. Prior to this hearing, another payment in the amount of \$3,456.92 will also come due. *Id.*

In addition, the trustee has reviewed the schedules and determined that the Debtor's assets are over encumbered and are of no benefit to the estate. Because there is no equity to be realized for the benefit of the estate, dismissal is in the best interest of creditors and the estate. Doc. #71.

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

36. [25-20868](#)-B-13 **IN RE: ELAINE CORPUZ**
[DPC-1](#)

MOTION TO DISMISS CASE
3-3-2026 [\[20\]](#)

DAVID CUSICK/MV
MIKALAH LIVIAKIS/ATTY. FOR DBT.
RESPONSIVE PLEADING

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

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

DISPOSITION: Granted. Trustee to note procedural deficiencies below.

ORDER: The minutes of the hearing will be the court's findings and conclusions. The court will issue an order.

The chapter 13 trustee asks the court to dismiss this case for failure to complete the terms of the confirmed plan (11 U.S.C. § 1307(c)(6)). Doc. #20. Elaine Corpuz ("Debtor") did not oppose.

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

As preliminary matter, Rule 4001(a)(1) requires contested matters to be made in accordance with Rule 9014. Rule 9014(b) requires motions in contested matters to be served upon the parties against whom relief is being sought pursuant to Rule 7004. Rule 7004(g) allows service of a debtor's attorney under Rule 5, Box 6B of the trustee's Certificates of Service (Doc. #23) is not checked to indicate that the appropriate parties would be served in this manner nor is Debtor's counsel listed on Attachment 6A1 of the Certificates of Service. *Id.* However, the docket for this case does indicate that Debtor's counsel was served electronically by the court.

Also, the Certificate of Service used by the trustee is not the current version (EDC Form 7-005, Rev. 06/03/2025).

Finally, LBR 9014-1(d)(3)(B)(i) states that the notice accompanying a motion must include the names and addresses of the persons who must be served with such opposition. Here, the Notice only directed that written opposition should be served upon the Chapter 13 Trustee. The United States Trustee should be included. Fed. R. Bankr. Proc. 9034(c).

The court will overlook these procedural errors in light of Debtor's lack of response to the motion and the grounds for dismissal raised by the Trustee.

This motion was set for hearing on 28 days' notice as required by Local Rule of Practice ("LBR") 9014-1(f)(1). The failure of the creditors, the debtor, the U.S. Trustee, or any other party in interest to file written opposition at least 14 days prior to the hearing as required by LBR 9014-1(f)(1)(B) may be deemed a waiver of any opposition to the granting of the motion. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). Further, because the court will not materially alter the relief requested by the moving party, an actual hearing is unnecessary. See *Boone v. Burk (In re Eliapo)*, 468 F.3d 592 (9th Cir. 2006). Therefore, the defaults of the above-mentioned parties in interest are entered and the matter will be resolved without oral argument. Upon default, factual allegations will be taken as true (except those relating to amount of damages). *Televideo Systems, Inc. v. Heidenthal*, 826 F.2d 915, 917 (9th Cir. 1987). Constitutional due process requires that a plaintiff make a *prima facie* showing that they are entitled to the relief sought, which the movant has done here.

Here, the Debtor has failed to complete the terms of the confirmed plan (11 U.S.C. § 1307(c)(6)). Debtor is delinquent in the amount of \$1,650.00. Doc. #22. Before this hearing, two payments in the amount of \$750.00 each will also come due. Debtor did not oppose.

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

The record shows that Debtor has failed to complete the terms of the confirmed plan. (11 U.S.C. § 1307(c)(6)). Debtor is delinquent in the amount of \$2,215.00. Doc. #22. Prior to this hearing, another payment in the amount of \$895.00 will also come due. *Id.*

Debtor filed a Response indicating that a Modified Plan was forthcoming (Doc. #24), but no such plan has been filed as of this date.

In addition, the trustee has reviewed the schedules and determined that the Debtor's assets are of no benefit to the estate. Because there is no equity to be realized for the benefit of the estate, dismissal is in the best interest of creditors and the estate. Doc. #22.

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

37. [25-22969](#)-B-13 **IN RE: THOMAS ACKERNECHT**
[BB-3](#)

AMENDED MOTION TO CONFIRM PLAN
2-24-2026 [93]

THOMAS ACKERNECHT/MV
BONNIE BAKER/ATTY. FOR DBT.
RESPONSIVE PLEADING

TENTATIVE RULING: This matter will proceed as scheduled.

DISPOSITION: Granted.

ORDER: The minutes of the hearing will be the court's findings and conclusions. Order preparation determined at the hearing.

Thomas Ackernecht ("Debtor") seeks an order confirming the *Fourth Modified Chapter 13 Plan* dated February 10, 2026. Doc. #82. No plan has been confirmed so far, even though this case has been pending for over nine (9) months. The 60-month plan proposes the following terms:

4. Debtor's aggregate payment through January 2026 is \$12,845.40. Beginning February 2026, Debtor will pay \$2,148.00 per month.
5. Outstanding Attorney's fees in the amount of \$9,000.00 to be paid through the plan.
6. Secured creditors to be sorted into appropriate Classes and paid as follows:
 - a. Select Portfolio Servicing (Class 1, mortgage on 4645 Bonneville St., Shasta Lake, Ca). Arrears of \$26,974.86 at 0.00% to be paid at \$508.96 per month. Ongoing post-petition payments of \$1,161.75 to be paid through the plan.
7. A dividend of 17% to unsecured creditors.

This motion was set for hearing on 35 days' notice as required by Local Rule of Practice ("LBR") 3015-1(d)(1). The failure of any party in interest, including but not limited to the creditors, the chapter 13 trustee, the U.S. Trustee, or any other party in interest, to file written opposition at least 14 days prior to the hearing as required by LBR 9014-1(f)(1)(B) may be deemed a waiver of any opposition to the granting of the motion. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995).

On March 12, 2026, the Trustee objected to confirmation on the following grounds:

1. Debtor has failed to provide admissible evidence that he can make the proposed plan payments despite amending his Schedules I & J four times since the inception of the case.
 - a. The court notes that Debtor has amended Schedules I & J a fifth time on March 25, 2026 (Doc. #102). According to

these amended Schedules, Debtor's monthly net income is \$2,148.00, which is sufficient to make the proposed monthly plan payment.

2. The plan fails to meet the liquidation test. Trustee estimates that Debtor has at least \$7,249.00 in non-exempt assets, which is sufficient to provide general unsecured creditors with a dividend of no less than 37.5%.

Doc. #99. No other party in interest opposes confirmation, and the defaults of all nonresponding parties are entered.

On March 25, 2026, Debtor replied to Trustee's Response, noting that the March 25, 2026, amendment to Schedules I & J demonstrates that the plan is feasible. Doc. #103. Debtor also concedes Trustee's liquidation analysis and asks that the confirmation order change the distribution to general unsecured creditors to 37.5% as requested by Trustee.

Hearing in this matter will proceed as scheduled to determine whether Debtor's amended filings and his responses resolve the Trustee's objections. Assuming that they do, the court is inclined to GRANT the motion. The confirmation order shall include the docket control number of the motion and reference the plan by the date it was filed.

38. [25-26269](#)-B-13 **IN RE: JICK ICASIANO**
[DPC-1](#)

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY DAVID P. CUSICK
12-23-2025 [\[18\]](#)

DAVID CUSICK/MV
ERIC SCHWAB/ATTY. FOR DBT.

TENTATIVE RULING: This matter will proceed as scheduled.

DISPOSITION: Overruled.

ORDER: The minutes of the hearing will be the court's findings and conclusions. Order preparation determined at the hearing.

This case was originally assigned to Judge Fredrick E. Clement and was transferred to the undersigned on February 19, 2026. *Docket generally.*

Chapter 13 trustee David P. Cusick ("Trustee") objects to confirmation of the *Chapter 13 Plan* filed by Jick Icasiano ("Debtor") on November 7, 2025, on the following basis:

1. The Debtor has failed to show he can make plan payments or otherwise comply with the plan.

2. The plan relies on a Motion to Value the Collateral of SBA Loans as listed in Class 2B of the Plan. That motion had not been heard at the time this Objection was filed.

Doc. #18. On January 23, 2026, Judge Clement granted Debtor's *Motion to Value Collateral*. Doc. #27. The court notes that the proposed plan calls for monthly payments of \$675.00, and Debtor's Schedules I & J indicate that Debtor's monthly net income is adequate to pay that. Docs. #1, #3.

This matter will be heard as scheduled to determine whether Trustee's Objections have been resolved. Based on the information presented so far, the court is inclined to OVERRULE the objection.

For future reference, when the Chapter 13 Trustee files an Objection to Confirmation of a Chapter 13 Plan, the court requests that the Trustee identify the plan by both Docket Number and the date of filing such as in the following: "Chapter 13 trustee David P. Cusick ("Trustee") objects to confirmation of the Chapter 13 Plan filed by Jick Icasiano ("Debtor") on November 7, 2025 (Doc. #3)"

39. [25-26171](#)-B-13 **IN RE: CARRIE SLONE**
[DPC-1](#)

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY DAVID P. CUSICK
12-22-2025 [\[23\]](#)

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

MOOT. PLAN CONFIRMED 2/5/2026 AT #31

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

DISPOSITION: Overruled as moot.

No order is required

On February 5, 2026, a confirmation order signed by Judge Clement and approved as to form by Chapter 13 Trustee David P. Cusick (movant in the instant matter) was entered. Doc. #31. Accordingly, this Objection to Confirmation will be OVERRULED AS MOOT.

40. [25-14275](#)-B-13 **IN RE: EDITH SELLERS**
[LGT-1](#)

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
2-11-2026 [\[16\]](#)

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

TENTATIVE RULING: This matter will proceed as scheduled.

DISPOSITION: Disposition to be determined at the hearing.

ORDER: The minutes of the hearing will be the court's
 findings and conclusions. Order preparation
 determined at the hearing.

This matter was originally heard on March 4, 2026. Doc. #21.

Lilian G. Tsang, Chapter 13 Trustee ("Trustee") objects to confirmation of the *Chapter 13 Plan* filed by Edith Sellers ("Debtor") on January 7, 2026, on the following basis:

1. Debtor is delinquent \$758.00 as of February 11, 2026, with additional payments accruing.
2. Trustee requests verification of income regarding \$400.00 of income derived "from savings" listed on Debtor's Schedule I.
3. There is a discrepancy between Section 3.05 of the Plan and the Disclosure of Compensation of Attorney for Debtor, specifically pertaining to the percentage of the attorney's fees to be paid by ARAG Legal Insurance.
4. Debtor failed to appear at the 341 meeting of creditors. The continued meeting is set for February 26, 2026.

Doc. #16. On February 26, 2026, the Trustee filed a Supplement advising that Objections #2 and #4 had been resolved but Objections #1 and #3 had not. Doc. #19. On March 4, 2026, the court continued this matter to April 1, 2026, and directed Debtor to file a Response. Doc. #21. On March 17, 2026, Debtor filed a Response stating that the delinquency alluded to in Objection #1 had been cured, but the Response did not address the matter of Objection #3.

Hearing in this matter will proceed as scheduled to determine whether the Trustee's Objections have been fully resolved. Depending on the evidence set forth at the hearing, the court may OVERRULE or SUSTAIN this Objection.

41. [25-14279](#)-B-13 **IN RE: FRANCISCO SALCEDO**
[LGT-1](#)

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
2-17-2026 [[22](#)]

LILIAN TSANG/MV
STEPHEN LABIAK/ATTY. FOR DBT.
DISMISSED 3/17/26

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

DISPOSITION: Overruled as moot.

ORDER: The court will prepare the order.

On March 18, 2026, a Notice of Entry of Dismissal was entered in the above-styled case. Accordingly, this Objection to Confirmation will be OVERRULED as moot.

42. [26-10085](#)-B-13 **IN RE: CHRISTINA/CHEYENNE WELBORN**
[DW-1](#)

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY
TOYOTA MOTOR CREDIT CORPORATION
2-13-2026 [[28](#)]

TOYOTA MOTOR CREDIT CORPORATION/MV
ARETE KOSTOPOULOS/ATTY. FOR DBT.
DENNIS WINTERS/ATTY. FOR MV.

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

DISPOSITION: Overruled as moot.

ORDER: The court will prepare the order.

On May 5, 2026, Christina and Cheyenne Welborn ("Debtors") filed their *First Modified Chapter 13 Plan*. Doc. #36. Accordingly, this *Objection* to the Chapter 13 Plan dated January 12, 2026, will be OVERRULED AS MOOT.

43. [26-10085](#)-B-13 **IN RE: CHRISTINA/CHEYENNE WELBORN**
[LGT-1](#)

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
2-11-2026 [\[25\]](#)

LILIAN TSANG/MV
ARETE KOSTOPOULOS/ATTY. FOR DBT.

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

DISPOSITION: Overruled as moot.

ORDER: The court will prepare the order.

On May 5, 2026, Christina and Cheyenne Welborn ("Debtors") filed their *First Modified Chapter 13 Plan*. Doc. #36. Accordingly, this *Objection* to the Chapter 13 Plan dated January 12, 2026, will be OVERRULED AS MOOT.

11:00 AM

1. [24-11852](#)-B-7 **IN RE: ROBERT/SHARYN SMITH**
[24-1039](#) [CAE-1](#)

CONTINUED STATUS CONFERENCE RE: COMPLAINT
10-15-2024 [[1](#)]

BATESEL CO. LLC V. SMITH ET AL
PARAG AMIN/ATTY. FOR PL.
CLOSED 12/02/2025; DISMISSED 2/25/26

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

DISPOSITION: Concluded and dropped from the calendar.

No order is required.

On February 25, 2026, an order was entered dismissing this adversary proceeding. Doc. #37. Accordingly, this Status Conference is CONCLUDED and DROPPED from the calendar.

2. [25-12163](#)-B-7 **IN RE: GLENDAL/SARAH JONES**
[25-1044](#) [CAE-1](#)

CONTINUED STATUS CONFERENCE RE: COMPLAINT
9-18-2025 [[1](#)]

AMERICAN EXPRESS NATIONAL BANK V. JONES
DENNIS WINTERS/ATTY. FOR PL.

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

DISPOSITION: Continued to May 13, 2026, at 11:00 a.m.

ORDER: The court will prepare the order.

On March 10, 2026, a Stipulation of Judgment was filed in this adversary proceeding which is currently under review by the court. Accordingly, this matter will be CONTINUED to May 13, 2026, at 11:00 a.m. to afford the parties opportunity to complete the process of obtaining an Order approving the settlement.

3. [24-24267](#)-B-7 **IN RE: RIKI TROWE**
[25-2135](#) [CAE-1](#)

CONTINUED STATUS CONFERENCE RE: COMPLAINT
10-20-2025 [[1](#)]

FARRIS V. MARRON ET AL
J. CUNNINGHAM/ATTY. FOR PL.

NO RULING.

4. [21-12473](#)-B-7 **IN RE: BLAIN FARMING CO., INC.**
[23-1040](#) [BK-5](#)

MOTION FOR LEAVE TO AMEND COMPLAINT
2-9-2026 [[100](#)]

KING V. BLAIN
RESPONSIVE PLEADING

NO RULING.

5. [21-12473](#)-B-7 **IN RE: BLAIN FARMING CO., INC.**
[23-1040](#) [CAE-1](#)

CONTINUED STATUS CONFERENCE RE: COMPLAINT
10-3-2023 [[1](#)]

KING V. BLAIN

NO RULING.