



UNITED STATES BANKRUPTCY COURT
Eastern District of California

Honorable Christopher D. Jaime
Chief Bankruptcy Judge
Department B, Courtroom 32
501 I Street, 6th Floor
Sacramento, California

April 21, 2026 at 1:00 p.m.

Unless otherwise ordered, all matters before the Honorable Chief **Christopher Jaime** shall be simultaneously: (1) **In Person** at, **Sacramento Courtroom No. 32, 6th Floor** (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 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/RemoteAppearances>. Each party 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 who wish to appear remotely must contact the Courtroom Deputy for the Department holding the hearing.

Please also note the following:

- Parties in interest 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 appearing by ZoomGov may only listen in to the hearing using the zoom telephone number. Video appearances are not permitted.
- Members of the public and the press may not listen in to trials or evidentiary hearings, though they may appear in person in most instances.

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

1. Review the [Pre-Hearing Dispositions](#) prior to appearing at the hearing.
2. Parties appearing via CourtCall are encouraged to review the [CourtCall Appearance Information](#).

If you are appearing by ZoomGov phone or video, please join at least 10 minutes prior to the start of the calendar and wait with your microphone muted until the matter is called.

Unauthorized Recording is Prohibited: Any recording of a court proceeding held by video or teleconference, including "screen shots" or other audio or visual copying of a hearing is prohibited. Violation may result in sanctions, including removal of court-issued medical credentials, denial of entry to future hearings, or any other sanctions deemed necessary by the court. For more information on photographing, recording, or broadcasting Judicial Proceedings, please refer to Local Rule 173(a) of the United States District Court for the Eastern District of California.

PRE-HEARING DISPOSITIONS INSTRUCTIONS:

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

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

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

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

Orders: Unless the court specifies in the tentative or final ruling that it will issue an order, the prevailing party shall lodge an order within seven (7) days of the final hearing on the matter.

UNITED STATES BANKRUPTCY COURT
Eastern District of California

Honorable Christopher D. Jaime
Chief Bankruptcy Judge
Sacramento, California

April 21, 2026 at 1:00 p.m.

1. [25-27304](#)-B-13 SERAFIN MENDEZ-LOPEZ AND MOTION TO CONFIRM PLAN
 [DAB](#)-1 MARIA LOPEZ 3-13-26 [[22](#)]
 David A. Boone

Final Ruling

The motion has been set for hearing on the 35-days' notice required by Local Bankruptcy Rule 3015-1(d) (1), 9014-1(f) (1), and Federal Rule of Bankruptcy Procedure 2002(b). The failure of the respondent and other parties in interest to file written opposition at least 14 days prior to the hearing as required by Local Bankruptcy Rule 9014-1(f) (1) (B) is considered to be the equivalent of a statement of nonopposition. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). No opposition was filed. The matter will be resolved without oral argument. No appearance at the hearing is required.

The court's decision is to confirm the amended plan.

11 U.S.C. § 1323 permits a debtor to amend a plan any time before confirmation. The Debtors have provided evidence in support of confirmation. No opposition to the motion has been filed by the Chapter 13 Trustee or creditors. The trustee has filed a response and asks that the debtor correct the monthly dividend for the Internal Revenue Service to \$37.01 in the order confirming the plan. The amended plan complies with 11 U.S.C. §§ 1322 and 1325(a) and is confirmed.

The motion is ORDERED GRANTED for reasons stated in the minutes. An appropriate order confirming the Chapter 13 plan shall be prepared consistent with the current practice of the Chapter 13 Trustee assigned to the case and the proposed order shall be submitted to the court.

The court will issue an order.

2. [24-23409](#)-B-13 PHILIP/STEPHANIE DEMARCO MOTION TO MODIFY PLAN
[MRL](#)-1 Candace Y. Brooks 3-16-26 [[37](#)]

Final Ruling

The motion has been set for hearing on the 35-days' notice required by Local Bankruptcy Rule 3015-1(d)(2), 9014-1(f)(1), and Federal Rule of Bankruptcy Procedure 3015(g). The failure of the respondent and other parties in interest to file written opposition at least 14 days prior to the hearing as required by Local Bankruptcy Rule 9014-1(f)(1)(B) is considered to be the equivalent of a statement of nonopposition. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). No opposition was filed. The matter will be resolved without oral argument. No appearance at the hearing is required.

The court's decision is to permit the requested modification and confirm the modified plan.

11 U.S.C. § 1329 permits a debtor to modify a plan after confirmation. The Debtors have filed evidence in support of confirmation. No opposition to the motion was filed by the Chapter 13 Trustee or creditors. The trustee has filed a response asking that the plan be confirmed with the following plan payment terms in order to correctly account for the amount that the debtors have paid into the plan: "The Debtor will pay in a total of \$15,220.00 through 3/2026 (month 20) and then the Debtor will pay \$500.00 a month for the remaining 40 months of the plan." The order confirming will note these corrections. The modified plan complies with 11 U.S.C. §§ 1322, 1325(a), and 1329, and is confirmed.

The motion is ORDERED GRANTED for reasons stated in the minutes. An appropriate order confirming the Chapter 13 plan shall be prepared consistent with the current practice of the Chapter 13 Trustee assigned to the case and the proposed order shall be submitted to the court.

The court will issue an order.

3. [25-26812](#)-B-13 JACQUELINE IZAGUIRRE CONTINUED OBJECTION TO
[DPC-1](#) Pro Se CONFIRMATION OF PLAN BY DAVID
Thru #4 P. CUSICK
1-21-26 [[20](#)]

DEBTOR DISMISSED: 04/01/26

Final Ruling

The case having previously been dismissed, the motion is dismissed as moot.

The motion is ORDERED DISMISSED AS MOOT for reasons stated in the minutes.

The court will issue an order.

4. [25-26812](#)-B-13 JACQUELINE IZAGUIRRE CONTINUED OBJECTION TO
[SD-1](#) Pro Se CONFIRMATION OF PLAN BY U.S.
BANK TRUST NATIONAL ASSOCIATION
1-14-26 [[18](#)]

DEBTOR DISMISSED: 04/01/26

Final Ruling

The case having previously been dismissed, the motion is dismissed as moot.

The motion is ORDERED DISMISSED AS MOOT for reasons stated in the minutes.

The court will issue an order.

5. [25-25013](#)-B-13 ANGELINA CAGER
[CRG-1](#) Carl R. Gustafson

MOTION TO MODIFY PLAN
3-5-26 [[21](#)]

Final Ruling

The motion has been set for hearing on the 35-days' notice required by Local Bankruptcy Rules 3015-1(d) (2), 9014-1(f) (1), and Federal Rule of Bankruptcy Procedure 3015(g). The failure of the respondent and other parties in interest to file written opposition at least 14 days prior to the hearing as required by Local Bankruptcy Rule 9014-1(f) (1) (B) is considered to be the equivalent of a statement of nonopposition. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). Opposition was filed.

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

The court's decision is to not permit the requested modification and not confirm the modified plan.

The Debtor does not appear to have the ability to fund the plan. Debtor's Schedule J, Line #23c, shows a monthly net income of \$460.00. The plan calls for plan payments of \$485.00. Debtor has not filed and amended Schedule J to demonstrate that the plan is feasible. The Debtor has not carried her burden of showing that the plan complies with 11 U.S.C. § 1325(a) (6)

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

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

The court will issue an order.

6. [25-27014](#)-B-13 KENNETH CARPENTER AND CONTINUED OBJECTION TO
[DPC-1](#) NANCY GRIMALDY-CARPENTER CONFIRMATION OF PLAN BY DAVID
David P. Ritzinger P. CUSICK
1-28-26 [[12](#)]

Final Ruling

The objection was properly filed at least 14 days prior to the hearing on the motion to confirm a plan. See Local Bankr. R. 3015-1(c)(4) & (d)(1) and 9014-1(f)(2). Parties in interest may, at least 7 days prior to the date of the hearing, serve and file with the court a written reply to any written opposition. Local Bankr. R. 9014-1(f)(1)(C). A written reply has been filed to the objection.

Because the plan is not confirmable and the objection is not one that may be resolved in the confirmation order, further briefing is not necessary. See Local Bankr. R. 9014-1(f)(2)(C). The court has also determined that oral argument will not assist in the decision-making process or resolution of the objection. See Local Bankr. R. 9014-1(h), 1001-1(f). This matter will therefore be decided on the papers. No appearance at the hearing is necessary.

The court's decision is to sustain the objection and deny confirmation of the plan.

First, the debtors have not filed an amended Schedule J to disclose payment on a retirement loan. Thus, the debtors ability to make plan payments remains in question.

Second, the Debtors are delinquent in the amount of \$1,131.28. The Debtors do not appear to be able to make plan payments proposed and have not carried the burden of showing that the plan complies with 11 U.S.C. § 1325(a)(6).

The plan filed December 12, 2025, does not comply with 11 U.S.C. §§ 1322 and 1325(a). The objection is sustained and the plan is not confirmed.

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

The court will issue an order.

7. [25-25516](#)-B-13 AMMAR/LORETTA HASSAN
[DAC-3](#) Douglas A. Crowder

MOTION TO CONFIRM PLAN
3-18-26 [[47](#)]

Final Ruling

The debtor's have failed to properly serve the motion to confirm on all parties of interest. First, 34-days notice was provided to parties of interest rather than the mandatory 35-days notice required by Local Bankruptcy Rule 3015-1(d)(1), 9014-1(f)(1), and Federal Rule of Bankruptcy Procedure 2002(b). Second, there is no certificate of service indicating that the motion and supporting documents, such as the proposed plan, were served. See Local Bankr. R. 9014-1(e). Without the certificate of service, proper notice and service to parties of interest cannot be determined.

In similar circumstances, this court has continued matters when service was not sufficient and provided the moving party with an opportunity to re-serve in compliance with the Bankruptcy Rules. See *In re Robles*, case no. 17-25899 (dkts. 56, 60); *In re Petty*, case no. 12-24999 (E.D. Cal. 2012) (Docket 42). For reasons of judicial economy and to avoid undue delay and expense to the Debtors, the court will continue the hearing on the Debtors' motion to permit the Debtors to properly serve all parties in interest rather than deny the motion without prejudice for defective service.

Therefore, for the foregoing reasons, the hearing on the Debtors' motion filed at DAC-3 currently set to be heard on April 21, 2026, at 1:00 p.m. will be **continued to June 2, 2026, at 1:00 p.m.** The Debtors shall serve all parties in interest in the manner required by Bankruptcy Rule 2002 by April 28, 2026, and shall file the necessary certificate of service.

The objection is CONTINUED to June 2, 2026 at 1:00 p.m. for reasons stated in the minutes.

The court will issue an order.

8. [20-24822](#)-B-13 NORBERTO ROSARIO RIVERA
[LGT](#)-2 Gregory J. Smith

MOTION UNDER RULE 3002-1(G) (4)
TO DETERMINE FINAL CURE AND
PAYMENT OF THE MORTGAGE CLAIM.
RE: MCLP ASSET COMPANY, INC..
(CLAIM NO. 3)
3-24-26 [[105](#)]

No Ruling

9. [26-20723](#)-B-13 DONALD/TAMMY LACHER OBJECTION TO CONFIRMATION OF
[LGT](#)-1 Seth L. Hanson PLAN BY LILIAN G. TSANG
Thru #10 4-1-26 [[17](#)]

Final Ruling

The objection was properly filed at least 14 days prior to the hearing on the motion to confirm a plan. See Local Bankr. R. 3015-1(c)(4) & (d)(1) and 9014-1(f)(2). Parties in interest may, at least 7 days prior to the date of the hearing, serve and file with the court a written reply to any written opposition. Local Bankr. R. 9014-1(f)(1)(C). A written reply has been filed to the objection.

Because the plan is not confirmable and the objection is not one that may be resolved in the confirmation order, further briefing is not necessary. See Local Bankr. R. 9014-1(f)(2)(C). The court has also determined that oral argument will not assist in the decision-making process or resolution of the objection. See Local Bankr. R. 9014-1(h), 1001-1(f). This matter will therefore be decided on the papers. No appearance at the hearing is necessary.

The court's decision is to sustain the objection and deny confirmation of the plan.

First, the Debtors are delinquent in the amount of \$3,000.00. The Debtors do not appear to be able to make plan payments proposed and have not carried the burden of showing that the plan complies with 11 U.S.C. § 1325(a)(6).

Second, feasibility of the plan depends on the granting of a motion to value collateral of Santander Consumer USA Inc. To date, the Debtors have not filed, served, or set for hearing a valuation motion pursuant to Local Bankr. R. 3015-1(j).

Third, the debtors have failed to provide the trustee with a Class 1 Checklist and the most recent mortgage statement.

The plan filed February 12, 2026, does not comply with 11 U.S.C. §§ 1322 and 1325(a). The objection is sustained and the plan is not confirmed.

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

The court will issue an order.

10. [26-20723](#)-B-13 DONALD/TAMMY LACHER OBJECTION TO CONFIRMATION OF
[SKI](#)-1 Seth L. Hanson PLAN BY SANTANDER CONSUMER USA
INC.
3-23-26 [[12](#)]

Final Ruling

The objection was properly filed at least 14 days prior to the hearing on the motion to confirm a plan. See Local Bankr. R. 3015-1(c)(4) & (d)(1) and 9014-1(f)(2). Parties in interest may, at least 7 days prior to the date of the hearing, serve and file with the court a written reply to any written opposition. Local Bankr. R. 9014-1(f)(1)(C). A written reply has been filed to the objection.

Because the plan is not confirmable and the objection is not one that may be resolved in the confirmation order, further briefing is not necessary. See Local Bankr. R. 9014-1(f)(2)(C). The court has also determined that oral argument will not assist in the decision-making process or resolution of the objection. See Local Bankr. R. 9014-1(h), 1001-1(f). This matter will therefore be decided on the papers. No appearance at the hearing is necessary.

The court's decision is to sustain the objection and deny confirmation of the plan.

First, feasibility of the plan depends on the granting of a motion to value collateral of Santander Consumer USA Inc. To date, the Debtors have not filed, served, or set for hearing a valuation motion pursuant to Local Bankr. R. 3015-1(j).

Second, the creditor opposes the debtors proposed interest rate of 7.75% on creditor's secured claim. The court will not decide on this matter as the objection has already been sustained for the reasons listed above, and the reasons listed in the trustee's objection, LGT-1.

The plan filed February 12, 2026, does not comply with 11 U.S.C. §§ 1322 and 1325(a). The objection is sustained and the plan is not confirmed.

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

The court will issue an order.

11. [25-25826](#)-B-13 ABUBACARR SAHO
[CLH](#)-2 Cindy Lee Hill

MOTION TO CONFIRM PLAN
3-9-26 [[50](#)]

Final Ruling

The motion has been set for hearing on the 35-days notice required by Local Bankruptcy Rules 3015-1(d)(1), 9014-1(f)(1), and Federal Rule of Bankruptcy Procedure 2002(b). The failure of the respondent and other parties in interest to file written opposition at least 14 days prior to the hearing as required by Local Bankruptcy Rule 9014-1(f)(1)(B) is considered to be the equivalent of a statement of nonopposition. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). Opposition was filed.

The court's decision is to **continue the hearing to May 12, 2026, at 1:00 p.m.**

The trustee has opposed the motion for several reasons. However, the debtor has responded and resolved most of the trustee's concerns. One issue remains outstanding and that is the debtor has not uploaded an amended Schedule I/J. Without an amended Schedule I/J, the trustee is unable to determine the feasibility of the plan.

Debtor must file an amended Schedule I/J by April 28, 2026. The trustee may file any additional response by May 5, 2026.

If an amended Schedule I/J is timely filed, the court will hear the motion at the continued hearing on May 12, 2026, at 1:00 p.m. If an amended Schedule I/J is not timely filed, the motion will be denied.

The court will issue an order.

12. [25-25834](#)-B-13 DAVID COSTA
[PGM-1](#) Peter G. Macaluso
DEBTOR DISMISSED: 03/30/26

MOTION TO CONFIRM PLAN
3-16-26 [[44](#)]

Final Ruling

The case having previously been dismissed, the motion is dismissed as moot.

The motion is ORDERED DISMISSED AS MOOT for reasons stated in the minutes.

The court will issue an order.

13. [26-20637](#)-B-13 RAHINA BUKSH OBJECTION TO CONFIRMATION OF
[LGT](#)-1 Eric John Schwab PLAN BY LILIAN G. TSANG
Thru #14 3-26-26 [[17](#)]

CONTINUED TO 5/5/26 AT 1:00 P.M. TO BE HEARD AFTER THE CONTINUED MEETING OF CREDITORS SET FOR 4/23/26.

The court will issue an order.

14. [26-20637](#)-B-13 RAHINA BUKSH OBJECTION TO CONFIRMATION OF
[SKI](#)-1 Eric John Schwab PLAN BY SANTANDER CONSUMER USA
INC.
3-20-26 [[12](#)]

CONTINUED TO 5/5/26 AT 1:00 P.M. TO BE HEARD AFTER THE CONTINUED MEETING OF CREDITORS SET FOR 4/23/26.

The court will issue an order.

15. [26-20545](#)-B-13 BRYAN BABCOCK
[JCK-2](#) Gregory J. Smith

MOTION FOR COMPENSATION BY THE
LAW OFFICE OF JOHN C. KYLE AND
GREGORY J. SMITH FOR GREGORY J.
SMITH, DEBTORS ATTORNEY(S)
3-23-26 [[22](#)]

Final Ruling

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

The court's decision is to DENY the motion for compensation.

Gregory J. Smith, attorney for the debtor, is requesting the court grant his motion for compensation. Attorney Smith was paid \$2,000.00 prior to the filing of the case and an additional \$6,500.00 will be paid throughout the case. Debtor's counsel asks that attorney's fees be paid as follows: Monthly dividend of \$695.00 for months 1-3, then a monthly dividend of \$77.46 per month for months 4-60. While the court does not oppose a total payment of \$6,500.00 over the life of the plan, the payments cannot be front loaded to months 1 through 3. Local Bankruptcy Rule 2016-1(c)(1)(A) states that the flat fee for a nonbusiness case is \$12,000.00. Local Bankruptcy Rule 2016-1(c)(4)(A) states that "when the petition is filed and without regard to whether all of the schedules and statements, as well as Chapter 13 plan, are filed, debtor(s)' counsel shall be entitled to 25% of the flat fee described in subdivision (c)(1) plus the costs described in subdivision (c)(2)(A)." This would allow \$3,000.00 plus \$500.00 in costs to be paid to debtor's counsel at the filing of the case.

In this instance, counsel is requesting approximately \$4,000.00 be paid within the first 3 months of the case. While the Local Bankruptcy Rules allow an increase in payment after the confirmation of a Chapter 13 plan, it is not certain that debtor's plan will be confirmed within 3 months. Plan objections have already been sustained, LGT-1, and no amended plan has been filed. As such, counsel's motion for compensation, specifically the significantly higher dividends in months 1 through 3, is improper and will be denied without prejudice.

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

The court will issue an order.

16. [18-21661](#)-B-13 GERARDO LARA AND NORMA MOTION TO VALUE COLLATERAL OF
[NAR-2](#) CAMARENA FRANCHISE TAX BOARD
Natali A. Ron 3-6-26 [[199](#)]

Final Ruling

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

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

This is a request for an order avoiding the judicial lien of the California Franchise Tax Board ("Creditor") against the Debtors' property commonly known as 2712 Espana Lane, Modesto, California ("Property").

The debtor has failed to file an abstract of judgement showing the creditor's lien. Further, the creditor's proof of claim states that it is not secured. Proof of Claim #7-2. The court cannot determine whether the fixing of this judicial lien impairs the Debtors' exemption of the real property or whether its fixing is avoided pursuant to 11 U.S.C. § 522(f)(2)(A). Without an abstract of judgment to support its assertion, the Debtors have failed to meet the burden of establishing all elements of § 522(f). *See In re Armenakis*, 406 B.R. 589, 604 (Bankr. S.D.N.Y. 2009). And even in the absence of an objection by a judicial lien creditor, the court cannot grant affirmative relief unless the Debtors have established a prima facie basis for relief under § 522(f). *In re Schneider*, 2013 WL 5979756 at *3 (Bankr. E.D.N.Y. 2013). The Debtors have not met that burden. Therefore, the Debtors' motion is denied without prejudice.

The motion is ORDERED DENIED without prejudice for reasons stated in the minutes.

The court will issue an order.

17. [26-20775](#)-B-13 NICHOLAS/CHRISTINA BILYEU OBJECTION TO CONFIRMATION OF
[LGT-1](#) Candace Y. Brooks PLAN BY LILIAN G. TSANG
3-27-26 [[13](#)]

Final Ruling

The objection was properly filed at least 14 days prior to the hearing on the motion to confirm a plan. See Local Bankr. R. 3015-1(c)(4) & (d)(1) and 9014-1(f)(2). Parties in interest may, at least 7 days prior to the date of the hearing, serve and file with the court a written reply to any written opposition. Local Bankr. R. 9014-1(f)(1)(C). No written reply has been filed to the objection.

Because the plan is not confirmable and the objection is not one that may be resolved in the confirmation order, further briefing is not necessary. See Local Bankr. R. 9014-1(f)(2)(C). The court has also determined that oral argument will not assist in the decision-making process or resolution of the objection. See Local Bankr. R. 9014-1(h), 1001-1(f). This matter will therefore be decided on the papers. No appearance at the hearing is necessary.

The court's decision is to sustain the objection and deny confirmation of the plan.

First, the plan will take approximately 69.77 months to complete, which exceeds the maximum length of 60 months pursuant to 11 U.S.C. § 1322(d) and which results in a commitment period that exceeds the permissible limit imposed by 11 U.S.C. § 1325(b)(4).

Second, Debtor has failed to schedule all debts required to be schedules by 11 U.S.C. § 521(a). Trustee has received a secured proof of claim from the U.S. Department of Housing and Urban Development in the amount of \$202,100.28. Debtor's Schedule D fails to list this debt. As such, an amended Schedule D needs to be filed to accurately reflect debtor's secured claims.

Third, Debtors stated that they have an interest in life insurance policies; however, Schedule A/B does not list this asset. Trustee has requested an amended Schedule A/B that accurately lists all of Debtors' property interests.

Last, Debtor's statement of financial affairs needs to be amended to disclose income and self employment.

The plan filed February 14, 2026, does not comply with 11 U.S.C. §§ 1322 and 1325(a). The objection is sustained and the plan is not confirmed.

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

The court will issue an order.

18. [25-27279](#)-B-13 SHAWN AVANT
[LGT](#)-1 Michael T. Reid

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

CONTINUED TO 5/19/26 AT 1:00 P.M. TO BE HEARD AFTER THE CONTINUED MEETING OF
CREDITORS SET FOR 5/7/26.

The court will issue an order.

19. [26-20483](#)-B-13 CHLOE RIDGE
[MRI](#)-1 Mikalah Liviakis

MOTION TO CONFIRM PLAN
3-13-26 [[14](#)]

Final Ruling

The motion has been set for hearing on the 35-days' notice required by Local Bankruptcy Rule 3015-1(d)(1), 9014-1(f)(1), and Federal Rule of Bankruptcy Procedure 2002(b). The failure of the respondent and other parties in interest to file written opposition at least 14 days prior to the hearing as required by Local Bankruptcy Rule 9014-1(f)(1)(B) is considered to be the equivalent of a statement of nonopposition. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). No opposition was filed. The matter will be resolved without oral argument. No appearance at the hearing is required.

The court's decision is to confirm the amended plan.

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

The motion is ORDERED GRANTED for reasons stated in the minutes. An appropriate order confirming the Chapter 13 plan shall be prepared consistent with the current practice of the Chapter 13 Trustee assigned to the case and the proposed order shall be submitted to the court.

The court will issue an order.

20. [24-22791](#)-B-13 MARY BETH SCHAUER
[NAR-1](#) Charles L. Hastings

MOTION TO MODIFY PLAN
3-9-26 [[63](#)]

Final Ruling

The motion has been set for hearing on the 35-days' notice required by Local Bankruptcy Rule 3015-1(d)(2), 9014-1(f)(1), and Federal Rule of Bankruptcy Procedure 3015(g). The failure of the respondent and other parties in interest to file written opposition at least 14 days prior to the hearing as required by Local Bankruptcy Rule 9014-1(f)(1)(B) is considered to be the equivalent of a statement of nonopposition. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). No opposition was filed. The matter will be resolved without oral argument. No appearance at the hearing is required.

The court's decision is to permit the requested modification and confirm the modified plan.

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

The motion is ORDERED GRANTED for reasons stated in the minutes. An appropriate order confirming the Chapter 13 plan shall be prepared consistent with the current practice of the Chapter 13 Trustee assigned to the case and the proposed order shall be submitted to the court.

The court will issue an order.

21. [25-27093](#)-B-13 JOHNATHAN MOHR
[LGT-1](#) David C. Johnston

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

Final Ruling

The objection was properly filed at least 14 days prior to the hearing on the motion to confirm a plan. See Local Bankr. R. 3015-1(c)(4) & (d)(1) and 9014-1(f)(2). Parties in interest may, at least 7 days prior to the date of the hearing, serve and file with the court a written reply to any written opposition. Local Bankr. R. 9014-1(f)(1)(C). No written reply has been filed to the objection.

Because the plan is not confirmable and the objection is not one that may be resolved in the confirmation order, further briefing is not necessary. See Local Bankr. R. 9014-1(f)(2)(C). The court has also determined that oral argument will not assist in the decision-making process or resolution of the objection. See Local Bankr. R. 9014-1(h), 1001-1(f). This matter will therefore be decided on the papers. No appearance at the hearing is necessary.

The court's decision is to sustain the objection and deny confirmation of the plan.

First, the plan will take approximately 460 months to complete, which exceeds the maximum length of 60 months pursuant to 11 U.S.C. § 1322(d) and which results in a commitment period that exceeds the permissible limit imposed by 11 U.S.C. § 1325(b)(4).

Second, debtor has not scheduled all debts required to be scheduled by 11 U.S.C. § 521(a). The following secured claims have not been disclosed on Debtor's Schedule D: 1) Merrick Bank's secured claim in the amount of \$3,919.92, 2) Travis Credit Union's secured claim in the amount of \$3,965.65, and 3) the Franchise Tax Board's secured claim in the amount of \$74,488.00. Additionally, a 2024 R&J Trailer and a 2015 Chevrolet Camaro have not been scheduled on Schedule A/B. Schedules A/B and D need to be amended and filed with the trustee.

Last, Debtor's profit and loss statements provided show an average monthly gross income of \$78,223.24 from June 2025 through November 2025. However, Form 122C-1 lists gross income of \$47,500.00. Trustee believes debtor's income may be understated and an amended Form 122C-1 needs to be filed to determine feasibility.

The plan filed January 4, 2026, does not comply with 11 U.S.C. §§ 1322 and 1325(a). The objection is sustained and the plan is not confirmed.

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

The court will issue an order.

22. [24-25197](#)-B-13 DENISE REES
[PGM](#)-5 Peter G. Macaluso
WITHDRAWN BY M.P.

MOTION TO CONFIRM PLAN
3-16-26 [[119](#)]

Final Ruling

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

23. [25-27398](#)-B-13 ANTHONY MENOR
[NAR](#)-1 Natali A. Ron

MOTION TO CONFIRM PLAN
3-9-26 [[28](#)]

Final Ruling

The motion has been set for hearing on the 35-days' notice required by Local Bankruptcy Rule 3015-1(d)(1), 9014-1(f)(1), and Federal Rule of Bankruptcy Procedure 2002(b). The failure of the respondent and other parties in interest to file written opposition at least 14 days prior to the hearing as required by Local Bankruptcy Rule 9014-1(f)(1)(B) is considered to be the equivalent of a statement of nonopposition. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). No opposition was filed. The matter will be resolved without oral argument. No appearance at the hearing is required.

The court's decision is to confirm the amended plan.

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

The motion is ORDERED GRANTED for reasons stated in the minutes. An appropriate order confirming the Chapter 13 plan shall be prepared consistent with the current practice of the Chapter 13 Trustee assigned to the case and the proposed order shall be submitted to the court.

The court will issue an order.

24. [24-22936](#)-B-13 DANIELLE GRAYBILL
[BLG](#)-2 Chad M. Johnson

CONTINUED MOTION TO SELL
3-24-26 [[28](#)]

Final Ruling

This matter was continued from April 14, 2026, to allow any party in interest to file a response by 5:00 p.m. Friday, April 17, 2026. Nothing was filed. Therefore, the court's conditional ruling at dkt. 34, granting the motion, shall become the court's final decision. The continued hearing on April 21, 2026, at 1:00 p.m. is vacated.

The motion is ORDERED GRANTED for reasons stated in the minutes at dkt. 34.

The court will issue an order.

25. [26-20583](#)-B-13 DAVID WOODS
[LGT](#)-1 Arete Kostopoulos

CONTINUED OBJECTION TO
CONFIRMATION OF PLAN BY LILIAN
G. TSANG
3-16-26 [[18](#)]

Final Ruling

This matter was continued from April 14, 2026, to allow any party in interest to file a response by 5:00 p.m. Friday, April 17, 2026. Nothing was filed. Therefore, the court's conditional ruling at dkt. 25, granting the motion, shall become the court's final decision. The continued hearing on April 21, 2026, at 1:00 p.m. is vacated.

The motion is ORDERED GRANTED for reasons stated in the minutes at dkt. 25.

The court will issue an order.