



UNITED STATES BANKRUPTCY COURT
Eastern District of California

Honorable Christopher M. Klein
Bankruptcy Judge
Sacramento, California

May 6, 2025 at 1:30 p.m.

Unless otherwise ordered, all matters before the Honorable Christopher M. Klein shall be simultaneously: (1) **In Person**, at Sacramento Courtroom #35, (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.

UNITED STATES BANKRUPTCY COURT
Eastern District of California

Honorable Christopher M. Klein
Bankruptcy Judge
Sacramento, California

May 6, 2025 at 1:30 p.m.

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- | | | | |
|----|--|-------------------------------------|--|
| 1. | 25-20708 -C-13
LGT -1 | PAMELA CHRISTENSEN
Mark Shmorgon | OBJECTION TO CONFIRMATION OF
PLAN BY LILIAN G. TSANG
4-3-25 [19] |
|----|--|-------------------------------------|--|

Tentative Ruling:

The Objection has been set on Local Rule 9014-1(f)(2) notice which requires 14 days' notice. The Proof of Service shows that 33 days' notice was provided. Dkt. 21.

<p>The Objection to Confirmation of Plan is sustained.</p>

The Chapter 13 Trustee, Lilian Tsang ("Trustee"), opposes confirmation of the Chapter 13 plan on the basis that:

1. Debtor failed to appear at the Meeting of Creditors held on April 3, 2025.

DISCUSSION

Debtor did not appear at the Meeting of Creditors held pursuant to 11 U.S.C. § 341. Appearance is mandatory. See 11 U.S.C. § 343. Attempting to confirm a plan while failing to appear and be questioned by the Chapter 13 Trustee and any creditors who appear represents a failure to cooperate. See 11 U.S.C. § 521(a)(3). That is cause to deny confirmation. 11 U.S.C. § 1325(a)(1).

That is reason to deny confirmation. Therefore, the Objection is sustained.

The court shall issue a minute order substantially in the following form holding that:

Findings of Fact and Conclusions of Law are stated in the Civil Minutes for the hearing.

The Objection to the Chapter 13 Plan filed by the Chapter 13 Trustee, Lilian Tsang, having been presented to the court, and upon review of the pleadings, evidence, arguments of counsel, and good cause appearing,

IT IS ORDERED that the Objection is sustained.

2. [25-20414](#)-C-13 JUDY NGUYEN
[LGT](#)-1 Colby LaVelle

OBJECTION TO CONFIRMATION OF
PLAN BY LILIAN G TSANG
3-21-25 [[14](#)]

Tentative Ruling:

The Objection has been set on Local Rule 9014-1(f)(2) notice which requires 14 days' notice. The Proof of Service shows that 46 days' notice was provided. Dkt. 16.

The Objection to Confirmation of Plan is sustained.

The Chapter 13 Trustee, Lilian Tsang ("Trustee"), filed a supplemental objection after the completion of the Meeting of Creditors, and continues to oppose confirmation of the Chapter 13 plan on the basis that:

1. The plan does not provide for all of the debtor's future income; and
2. The plan is not feasible.

DISCUSSION

The plan mathematically requires a payment of \$1, 893.70 per month, which is greater than the proposed \$1,314.56 payment.

The debtor has not demonstrated the plan is feasible because the plan terms require a higher payment than what is proposed and claims filed in the case are greater than scheduled. That is reason to deny confirmation. 11 U.S.C. § 1325(a)(6).

The plan proposes a monthly repayment of a retirement loan that matures before the term of the plan, but does not increase the monthly plan payment by the same amount after the loan matures. That is reason to deny confirmation. 11 U.S.C. § 1325(b)(1).

That is reason to deny confirmation. Therefore, the Objection is sustained.

The court shall issue a minute order substantially in the following form holding that:

Findings of Fact and Conclusions of Law are stated in the Civil Minutes for the hearing.

The Objection to the Chapter 13 Plan filed by the Chapter 13 Trustee, Lilian Tsang, having been presented to the court, and upon review of the pleadings, evidence, arguments of counsel, and good cause appearing,

IT IS ORDERED that the Objection is sustained.

3. [25-21229](#)-C-13 VERNON DAVIS
[PLC](#)-2 Peter Cianchetta

MOTION TO VALUE COLLATERAL OF
INTERNAL REVENUE SERVICE
4-10-25 [[20](#)]

Tentative Ruling:

The Motion has been set on Local Rule 9014-1(f)(2) notice which requires 14 days' notice. The Proof of Service shows that 27 days' notice was provided. Dkt. 24.

The Motion to Value is granted.

The debtor filed this Motion seeking to value the portion of the Internal Revenue Service's ("Creditor") claim secured by all of the debtor's property (the "Property").

The debtor has presented evidence that the replacement value of the Property at the time of filing was \$5,681.25. Declaration, Dckt. 23.

DISCUSSION

Upon review of the record, the court finds the value of the Property is \$5,681.25. There are no senior liens encumbering the Property. Therefore, Creditor's secured claim is determined to be \$5,681.25. 11 U.S.C. § 506(a).

The court shall issue a minute order substantially in the following form holding that:

Findings of Fact and Conclusions of Law are stated in the Civil Minutes for the hearing.

The Motion to Value Collateral and Secured Claim filed by the debtor having been presented to the court, and upon review of the pleadings, evidence, arguments of counsel, and good cause appearing,

IT IS ORDERED that the Motion pursuant to 11 U.S.C. § 506(a) is granted, and the claim of the Internal Revenue Service ("Creditor") secured by all of the debtor's (the "Property") is determined to be a secured claim in the amount of \$5,681.25, and the balance of the claim is a general unsecured claim to be paid through the confirmed bankruptcy plan.

4. [25-20235](#)-C-13 JOSE/ANN GONZALEZ
[LGT](#)-1 Peter Macaluso

CONTINUED OBJECTION TO
CONFIRMATION OF PLAN BY LILIAN
G. TSANG
3-11-25 [[19](#)]

Tentative Ruling:

The Objection has been set on Local Rule 9014-1(f)(2) notice which requires 14 days' notice. The Proof of Service shows that 21 days' notice was provided. Dkt. 21.

The Objection to Confirmation of Plan is sustained.

The Chapter 13 Trustee, Lilian Tsang ("Trustee"), opposes confirmation of the Chapter 13 plan on the basis that:

1. The plan fails the liquidation test;
2. Debtor, Ann Gonzalez's name on her social security card does not match the name on the petition;
3. Debtors fail to list U.S. Army pension income on the Schedule I;
4. Debtors pension income listed on Schedule I is not consistent with the amounts listed on Form 122C.

DEBTORS' OPPOSITION

The debtors filed an Opposition on March 25, 2025. Dkt. 27. Debtors agree that the dividend to unsecured creditors should be 8.72%. They also represent they have made the amendments to Schedules I & J, and have corrected name and social security number.

DISCUSSION

The debtor has non-exempt assets totaling \$11,872.07. The plan provides for a 1.65% percent dividend to unsecured claims, which is less than the 8.72% percent dividend necessary to meet the liquidation test. That is cause to deny confirmation. 11 U.S.C. § 1325(a)(4).

That is reason to deny confirmation. Therefore, the Objection is sustained.

The court shall issue a minute order substantially in the following form holding that:

Findings of Fact and Conclusions of Law are stated in the Civil Minutes for the hearing.

The Objection to the Chapter 13 Plan filed by the Chapter 13 Trustee, Lilian Tsang, having been presented to

the court, and upon review of the pleadings, evidence,
arguments of counsel, and good cause appearing,

IT IS ORDERED that the Objection is sustained.

5. [21-20138](#)-C-13 SIDNEY/ANGELA MOORE
[SS-4](#) Scott Shumaker

MOTION TO MODIFY PLAN
3-26-25 [[103](#)]

Final Ruling: No appearance at the May 6, 2025 hearing is required.

The Motion has been set on Local Rule 9014-1(f)(1) procedure which requires 35 days' notice. The Proof of Service shows that 108 days' notice was provided. Dkt. 41.

No opposition has been filed. Therefore, the court enters the defaults of the non-responding parties in interest, finds there are no disputed material factual issues, and determines the matter will be resolved without oral argument. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995); *Law Offices of David A. Boone v. Derham-Burk (In re Eliapo)*, 468 F.3d 592, 602 (9th Cir. 2006).

The Motion to Modify is granted.

The debtors filed this Motion seeking to modify the terms of the confirmed plan pursuant to 11 U.S.C. § 1329.

No opposition to the Motion has been filed.

Upon review of the record, the court finds the plan complies with 11 U.S.C. §§ 1322, 1325(a), and 1329. The Motion is granted, and the plan is confirmed.

The court shall issue a minute order substantially in the following form holding that:

Findings of Fact and Conclusions of Law are stated in the Civil Minutes for the hearing.

The Motion to Modify Plan filed by the debtors, Sidney and Angela Moore, having been presented to the court, and upon review of the pleadings, evidence, arguments of counsel, and good cause appearing,

IT IS ORDERED that the Motion is granted, the Modified Chapter 13 Plan (Dkt. 107) meets the requirements of 11 U.S.C. §§ 1322, 1325(a), and 1329, and the plan is confirmed. The Chapter 13 Trustee shall prepare an appropriate order confirming the Chapter 13 plan and submit the proposed order to the court.

6. [25-20665](#)-C-13 DANAE TALLMADGE
[JTN](#)-1 Jasmin Nguyen

MOTION TO VALUE COLLATERAL OF
HUNTINGTON NATIONAL BANK
4-2-25 [[16](#)]

Thru #7

Tentative Ruling:

The Motion has been set on Local Rule 9014-1(f)(2) notice which requires 14 days' notice. The Proof of Service shows that 34 days' notice was provided. Dkt. 20.

The Motion to Value is granted.

The debtor filed this Motion seeking to value the portion of Huntington National Bank's ("Creditor") claim secured by the debtor's property commonly known as 2017 Minnie M-2351DKS (the "Property").

The debtor has presented evidence that the replacement value of the Property at the time of filing was \$12,480.00. Declaration, Dckt. 19.

DISCUSSION

The lien on the Vehicle's title secures a purchase-money loan incurred on April 24, 2018, which is more than 910 days prior to filing of the petition. 11 U.S.C. § 1325(a)(9) (hanging paragraph).

Upon review of the record, the court finds the value of the Property is \$12,480.00. Therefore, Creditor's secured claim is determined to be \$12,480.00. 11 U.S.C. § 506(a).

The court shall issue a minute order substantially in the following form holding that:

Findings of Fact and Conclusions of Law are stated in the Civil Minutes for the hearing.

The Motion to Value Collateral and Secured Claim filed by the debtor having been presented to the court, and upon review of the pleadings, evidence, arguments of counsel, and good cause appearing,

IT IS ORDERED that the Motion pursuant to 11 U.S.C. § 506(a) is granted, and the claim of Huntington National Bank ("Creditor") secured by property commonly known as 2017 Minnie M-2351DKS (the "Property") is determined to be a secured claim in the amount of \$12,480.00, and the balance of the claim is a general unsecured claim to be paid through the confirmed bankruptcy plan.

7. [25-20665](#)-C-13 DANA E TALLMADGE
[LGT](#)-1 Jasmin Nguyen

OBJECTION TO CONFIRMATION OF
PLAN BY LILIAN G. TSANG
4-4-25 [[21](#)]

Tentative Ruling:

The Objection has been set on Local Rule 9014-1(f)(2) notice which requires 14 days' notice. The Proof of Service shows that 33 days' notice was provided. Dkt. 24.

The Objection to Confirmation of Plan is sustained.

The Chapter 13 Trustee, Lilian Tsang ("Trustee"), opposes confirmation of the Chapter 13 plan on the basis that:

1. The plan fails to provide for the postpetition monthly payment for the leased Nissan Pathfinder;
2. The plan's term is for a period longer than 5 years; and
3. The plan relies on a motion to value that has not yet been granted.

DISCUSSION

The plan proposes valuing the secured claim of Huntington National Bank. Before the court enters an order valuing that secured claim, the plan's feasibility is uncertain.

Because the plan requires a monthly payment of \$1,158.00, which is more than the proposed \$1,008.00, the plan will take longer than 60 months to complete. That is reason to deny confirmation. 11 U.S.C. § 1322(d).

That is reason to deny confirmation. Therefore, the Objection is sustained.

The court shall issue a minute order substantially in the following form holding that:

Findings of Fact and Conclusions of Law are stated in the Civil Minutes for the hearing.

The Objection to the Chapter 13 Plan filed by the Chapter 13 Trustee, Lilian Tsang, having been presented to the court, and upon review of the pleadings, evidence, arguments of counsel, and good cause appearing,

IT IS ORDERED that the Objection is sustained.

Final Ruling: No appearance at the May 6, 2025 hearing is required.

The Motion has been set on Local Rule 9014-1(f)(1) procedure which requires 35 days' notice. The Proof of Service shows that 50 days' notice was provided. Dkt. 73.

No opposition has been filed. Therefore, the court enters the defaults of the non-responding parties in interest, finds there are no disputed material factual issues, and determines the matter will be resolved without oral argument. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995); *Law Offices of David A. Boone v. Derham-Burk (In re Eliapo)*, 468 F.3d 592, 602 (9th Cir. 2006).

The Motion to Confirm is granted.

The debtor filed this Motion seeking to confirm the Amended Chapter 13 Plan (Dkt. 70) filed on March 17, 2025.

No opposition to the Motion has been filed.

Upon review of the record, the court finds the plan complies with 11 U.S.C. §§ 1322 and 1325(a). The Motion is granted, and the plan is confirmed.

The court shall issue a minute order substantially in the following form holding that:

Findings of Fact and Conclusions of Law are stated in the Civil Minutes for the hearing.

The Motion to Confirm filed by the debtor, Guillermo Cardenas Miralrio, having been presented to the court, and upon review of the pleadings, evidence, arguments of counsel, and good cause appearing,

IT IS ORDERED that the Motion is granted, the debtor's Amended Chapter 13 Plan (Dkt. 70) meets the requirements of 11 U.S.C. §§ 1322 and 1325(a), and the plan is confirmed. The Chapter 13 Trustee shall prepare an appropriate order confirming the Chapter 13 plan and submit the proposed order to the court.

9. [25-20276](#)-C-13 PAUL/HAILY BARWICK CONTINUED OBJECTION TO
[LGT](#)-1 Mark Wolff CONFIRMATION OF PLAN BY LILIAN
G. TSANG
3-13-25 [[18](#)]

Final Ruling: No appearance at the May 6, 2025 hearing is required.

The Objection has been set on Local Rule 9014-1(f)(2) notice which requires 14 days' notice. The Proof of Service shows that 19 days' notice was provided. Dkt. 20.

The trustee having filed a Notice of Dismissal, pursuant to Federal Rule of Civil Procedure 41(a)(1)(A)(i) and Federal Rules of Bankruptcy Procedure 9014 and 7041, **the Objection to Confirmation was dismissed without prejudice, the matter is removed from the calendar, and the Chapter 13 Plan filed on January 23, 2025, is confirmed.**

The Chapter 13 Trustee shall prepare an appropriate order confirming the Chapter 13 plan and submit the proposed order to the court.

10. [25-20679](#)-C-13 CHANCHAI VUE
[LGT](#)-1 Peter Cianchetta

OBJECTION TO CONFIRMATION OF
PLAN BY LILIAN G. TSANG
4-8-25 [[16](#)]

Thru #11

Tentative Ruling:

The Objection has been set on Local Rule 9014-1(f)(2) notice which requires 14 days' notice. The Proof of Service shows that 29 days' notice was provided. Dkt. 18.

The Objection to Confirmation of Plan is sustained.

The Chapter 13 Trustee, Lilian Tsang ("Trustee"), opposes confirmation of the Chapter 13 plan on the basis that:

1. The plan relies on a motion to value collateral that has not yet been granted;
2. Debtor has failed to amend schedules; and
3. The Trustee has requested documents that have not yet been provided.

DEBTOR'S OPPOSITION

The debtor filed an Opposition on April 12, 2025. Dkt. 20. Debtor asserts that the amended schedules have been filed and all requested documents have been provided to the Trustee.

DISCUSSION

The plan proposes valuing the secured claim of One Main Financial. Before the court enters an order valuing that secured claim, the plan's feasibility is uncertain.

That is reason to deny confirmation. Therefore, the Objection is sustained.

The court shall issue a minute order substantially in the following form holding that:

Findings of Fact and Conclusions of Law are stated in the Civil Minutes for the hearing.

The Objection to the Chapter 13 Plan filed by the Chapter 13 Trustee, Lilian Tsang, having been presented to the court, and upon review of the pleadings, evidence, arguments of counsel, and good cause appearing,

IT IS ORDERED that the Objection is sustained.

Tentative Ruling:

The Motion has been set on Local Rule 9014-1(f)(2) notice which requires 14 days' notice. The Proof of Service shows that 24 days' notice was provided. Dkt. 25.

The Motion to Value is granted.

The debtor filed this Motion seeking to value the portion of One Main Financial's ("Creditor") claim secured by the debtor's property commonly known as 2021 Toyota Corolla (the "Property").

The debtor has presented evidence that the replacement value of the Property at the time of filing was \$16,000.00. Declaration, Dckt. 23.

DISCUSSION

Upon review of the record, the court finds the value of the Property is \$16,000.00. Therefore, Creditor's secured claim is determined to be \$16,000.00. 11 U.S.C. § 506(a).

The court shall issue a minute order substantially in the following form holding that:

Findings of Fact and Conclusions of Law are stated in the Civil Minutes for the hearing.

The Motion to Value Collateral and Secured Claim filed by the debtor having been presented to the court, and upon review of the pleadings, evidence, arguments of counsel, and good cause appearing,

IT IS ORDERED that the Motion pursuant to 11 U.S.C. § 506(a) is granted, and the claim of One Main Financial ("Creditor") secured by property commonly known as 2021 Toyota Corolla (the "Property") is determined to be a secured claim in the amount of \$16,000.00, and the balance of the claim is a general unsecured claim to be paid through the confirmed bankruptcy plan.

12. [25-20280](#)-C-13 NICOLAS GOMEZ AND MOLLY CONTINUED OBJECTION TO
[LGT](#)-1 MCGUIRE CONFIRMATION OF PLAN BY LILIAN
Gabriel Liberman G. TSANG
3-11-25 [[16](#)]

Tentative Ruling:

The Objection has been set on Local Rule 9014-1(f)(2) notice which requires 14 days' notice. The Proof of Service shows that 21 days' notice was provided. Dkt. 21.

The Objection to Confirmation of Plan is sustained.

The Chapter 13 Trustee, Lilian Tsang ("Trustee"), filed a supplemental document opposing confirmation of the Chapter 13 plan on the basis that:

1. The plan provides payments that are longer than 60 months;
2. Debtors' Form 122-C lists the debtors' income as the net amount, not the gross amount;
3. Debtors have failed to provide all insurance policies; and
4. The amount of attorney's fees in the plan is inconsistent with the Disclosure of Compensation of Attorney.

DISCUSSION

The plan mathematically requires a payment of \$1,066.00 per month, which is greater than the proposed \$1,060.00 payment.

The debtor has not demonstrated the plan is feasible because the plan terms require a higher payment than what is proposed. That is reason to deny confirmation. 11 U.S.C. § 1325(a)(6)

That is reason to deny confirmation. Therefore, the Objection is sustained.

The court shall issue a minute order substantially in the following form holding that:

Findings of Fact and Conclusions of Law are stated in the Civil Minutes for the hearing.

The Objection to the Chapter 13 Plan filed by the Chapter 13 Trustee, Lilian Tsang, having been presented to the court, and upon review of the pleadings, evidence, arguments of counsel, and good cause appearing,

IT IS ORDERED that the Objection is sustained.

13. [25-20781](#)-C-13 RONDELL DANIEL
[LGT](#)-1 Peter Macaluso

OBJECTION TO CONFIRMATION OF
PLAN BY LILIAN G. TSANG
4-7-25 [[19](#)]

Tentative Ruling:

The Objection has been set on Local Rule 9014-1(f)(2) notice which requires 14 days' notice. The Proof of Service shows that 29 days' notice was provided. Dkt. 21.

The Objection to Confirmation of Plan is sustained.

The Chapter 13 Trustee, Lilian Tsang ("Trustee"), opposes confirmation of the Chapter 13 plan on the basis that:

1. The debtor has failed to amend schedules and forms;
2. The debtor failed to list and serve all creditors; and
3. The plan provides for payments for a period longer than five years.

DEBTOR'S RESPONSE

The debtor filed a response on April 29, 2025. Dkt. 26. The debtor acknowledges that the plan is not confirmable and will be filing an amended plan shortly.

DISCUSSION

The debtor has not met her burden demonstrating that the plan is confirmable and acknowledges such.

That is reason to deny confirmation. Therefore, the Objection is sustained.

The court shall issue a minute order substantially in the following form holding that:

Findings of Fact and Conclusions of Law are stated in the Civil Minutes for the hearing.

The Objection to the Chapter 13 Plan filed by the Chapter 13 Trustee, Lilian Tsang, having been presented to the court, and upon review of the pleadings, evidence, arguments of counsel, and good cause appearing,

IT IS ORDERED that the Objection is sustained.

14. [25-20682](#)-C-13 JOSE SALGADO
[KMG](#)-1 Peter Macaluso

MOTION FOR RELIEF FROM
AUTOMATIC STAY
4-7-25 [[24](#)]

NAVOLUTIONS, INC. VS.

Thru #15

No Tentative Ruling:

The Motion has been set on Local Rule 9014-1(f)(1) procedure which requires 28 days' notice. The Proof of Service shows that 29 days' notice was provided. Dkt. 34.

No opposition has been filed. Therefore, the court enters the defaults of the non-responding parties in interest, finds there are no disputed material factual issues, and determines the matter will be resolved without oral argument. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995); *Law Offices of David A. Boone v. Derham-Burk (In re Eliapo)*, 468 F.3d 592, 602 (9th Cir. 2006).

The Motion for Relief from the Automatic Stay is xxxxxx.

Navolutions, Inc., Matthew White, and Kristine White ("Movants") filed this Motion seeking relief from the automatic stay as to the debtor's property commonly known as 4419 77th Street, Sacramento, CA (the "Property").

Movants argue cause for relief from stay exists pursuant to 11 U.S.C. § 362(d)(1) because the the loan was not paid off when due on September 1, 2024. Declaration, Dkt. 28.

Movants also argue cause exists pursuant to 11 U.S.C. § 362(d)(4) because the filing of the petition was part of a scheme to delay, hinder, or defraud creditors that involved a transfer of an interest in the Property without consent of the secured creditor or court approval. Movants contend that the property was previously owned by HBA Enterprises when the loan was made and the deed of trust was issued. On May 2, 2024, HBA Enterprises signed a grant deed of the property to debtor, which was recorded on June 18, 2024. Additionally, Movants assert that the debtor's homestead exemption is limited to \$189,050 pursuant to 11 U.S.C. § 522(p).

DEBTOR'S OPPOSITION

Debtor filed an Opposition on April 22, 2025. Dkt. 35. Debtor asserts that cause does not exist for relief because: (1) the property is insured; (2) the debtor is current on plan payments; (3) equity exists in the property; and (4) a chapter 13 plan of reorganization is pending.

MOVANTS' REPLY

Movants filed a reply on April 28, 2025. Dkt. 38. Movants assert that Movants' deed of trust is valid, the debtor acknowledges that he voluntarily transferred the property to HBA Enterprises on May 28, 2021, and

the claimed homestead exemption does not apply pursuant to 11 U.S.C. § 522 (p) .

DISCUSSION

At the hearing **xxxxxxxxxx**

The court shall issue a minute order substantially in the following form holding that:

Findings of Fact and Conclusions of Law are stated in the Civil Minutes for the hearing.

The Motion for Relief from the Automatic Stay filed by Navolutions, Inc., Matthew White, and Kristine White ("Movants") having been presented to the court, and upon review of the pleadings, evidence, arguments of counsel, and good cause appearing,

IT IS ORDERED that the automatic stay provisions of 11 U.S.C. § 362(a) are **xxxxxxxxxx**

15. [25-20682](#)-C-13 JOSE SALGADO
[LGT](#)-1 Peter Macaluso

OBJECTION TO CONFIRMATION OF
PLAN BY LILIAN G. TSANG
4-7-25 [[21](#)]

Tentative Ruling:

The Objection has been set on Local Rule 9014-1(f)(2) notice which requires 14 days' notice. The Proof of Service shows that 29 days' notice was provided. Dkt. 23.

The Objection to Confirmation of Plan is sustained.

The Chapter 13 Trustee, Lilian Tsang ("Trustee"), opposes confirmation of the Chapter 13 plan on the basis that:

1. The plan improperly classifies Total Lender Solutions, Inc. claim as a Class 1 claim;
2. The plan fails the liquidation test;
3. The plan provides for an attorney fee dividend greater than that allowed under the Local Rules;
4. The Trustee has not received requested documents that are required to be provided.

DEBTOR'S RESPONSE

The debtor filed a response on April 29, 2025. Dkt. 40. The debtor acknowledges that the plan is not confirmable and will be filing an amended plan shortly.

DISCUSSION

The debtor has not met his burden demonstrating that the plan is confirmable and acknowledges such.

That is reason to deny confirmation. Therefore, the Objection is sustained.

The court shall issue a minute order substantially in the following form holding that:

Findings of Fact and Conclusions of Law are stated in the Civil Minutes for the hearing.

The Objection to the Chapter 13 Plan filed by the Chapter 13 Trustee, Lilian Tsang, having been presented to the court, and upon review of the pleadings, evidence, arguments of counsel, and good cause appearing,

IT IS ORDERED that the Objection is sustained.

Final Ruling: No appearance at the May 6, 2025 hearing is required.

The Motion has been set on Local Rule 9014-1(f)(1) procedure which requires 35 days' notice. The Proof of Service shows that 35 days' notice was provided. Dkt. 38.

No opposition has been filed. Therefore, the court enters the defaults of the non-responding parties in interest, finds there are no disputed material factual issues, and determines the matter will be resolved without oral argument. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995); *Law Offices of David A. Boone v. Derham-Burk (In re Eliapo)*, 468 F.3d 592, 602 (9th Cir. 2006).

The Motion to Modify is granted.

The debtor filed this Motion seeking to modify the terms of the confirmed plan pursuant to 11 U.S.C. § 1329.

No opposition to the Motion has been filed.

Upon review of the record, the court finds the plan complies with 11 U.S.C. §§ 1322, 1325(a), and 1329. The Motion is granted, and the plan is confirmed.

The court shall issue a minute order substantially in the following form holding that:

Findings of Fact and Conclusions of Law are stated in the Civil Minutes for the hearing.

The Motion to Modify Plan filed by the debtor, Julie Hoover, having been presented to the court, and upon review of the pleadings, evidence, arguments of counsel, and good cause appearing,

IT IS ORDERED that the Motion is granted, the Modified Chapter 13 Plan (Dkt. 34) meets the requirements of 11 U.S.C. §§ 1322, 1325(a), and 1329, and the plan is confirmed. The Chapter 13 Trustee shall prepare an appropriate order confirming the Chapter 13 plan and submit the proposed order to the court.

17. [24-25088](#)-C-13 VALERIE WILLIAMS
[PLC](#)-2 Peter Cianchetta

MOTION TO CONFIRM PLAN
4-1-25 [[52](#)]

DEBTOR DISMISSED: 04/03/25

Final Ruling: No appearance at the May 6, 2025 hearing is required.

The Motion has been set on Local Rule 9014-1(f)(1) procedure which requires 35 days' notice. The Proof of Service shows that 31 days' notice was provided. Dkt. 56.

No opposition has been filed. Therefore, the court enters the defaults of the non-responding parties in interest, finds there are no disputed material factual issues, and determines the matter will be resolved without oral argument. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995); *Law Offices of David A. Boone v. Derham-Burk (In re Eliapo)*, 468 F.3d 592, 602 (9th Cir. 2006).

The Motion to Confirm is denied as moot.

A review of the docket shows the case was dismissed on April 3, 2025. Therefore, this Motion is denied as moot.

The court shall issue a minute order substantially in the following form holding that:

Findings of Fact and Conclusions of Law are stated in the Civil Minutes for the hearing.

The Motion to Confirm filed by the debtor, Valerie Williams, having been presented to the court, and upon review of the pleadings, evidence, arguments of counsel, and good cause appearing,

IT IS ORDERED that the Motion is denied as moot.