



**UNITED STATES BANKRUPTCY COURT
Eastern District of California
Honorable René Lastreto II
Department B – Courtroom #13
Fresno, California
Hearing Date: Wednesday May 13, 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.

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 media 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.

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

CONTINUED 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 in this matter.

DISPOSITION: Denied as moot.

ORDER: The court will prepare the order.

On April 21, 2026, Shannon Chan ("Debtor") filed a *First Modified Chapter 13 Plan*. Doc. #27. Accordingly, this Objection to Debtor's *Chapter 13 Plan* dated January 30, 2026, is DENIED as moot.

2. [26-10903](#)-B-13 **IN RE: JOSE CORTEZ-BEDOLLA**
[LGT-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY TRUSTEE LILIAN G. TSANG
4-24-2026 [[15](#)]

RABIN POURNAZARIAN/ATTY. FOR DBT.

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

DISPOSITION: Overruled as moot.

ORDER: The court will issue an order.

Chapter 13 trustee Lilian G. Tsang ("Trustee") objects to confirmation of the *Chapter 13 Plan* filed by Jose Cortez-Bedolla ("Debtor") on March 3, 2026, on the following basis:

1. Debtor has not yet filed a motion for valuation as to the collateral of Secured Creditor OneMain Financial Group, LLC, whose claim is treated in Class 2(B). Doc. #15.

On May 6, 2026, Debtor submitted a Response to the Objection and a Stipulation regarding the value of the collateral which is at the heart of Trustee's Objection. Doc. #18. In the Response, Debtor advises that a modified plan which will adjust the value of the collateral in keeping with the Stipulation is forthcoming. *Id.* The Stipulation was filed on May 6, 2026. Doc. #20.

In reliance on Debtor's statement that a new plan is forthcoming, this Objection to the Chapter 13 Plan dated March 3, 2026, will be OVERRULED as moot.

3. [26-10807](#)-B-13 **IN RE: ISAIAH GOODWIN AND ANNA MOORE**
[LGT-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG, TRUSTEE
4-10-2026 [\[15\]](#)

LILIAN TSANG/MV
GABRIEL WADDELL/ATTY. FOR DBT.
RESPONSIVE PLEADING

TENTATIVE RULING: The matter will proceed as scheduled.

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 Lilian G. Tsang ("Trustee") objects to confirmation of the *Chapter 13 Plan* filed by Isaiah Goodwin and Anna Moore ("Debtors") on February 27, 2026, on the following basis:

1. The Debtor has improperly deducted ordinary and necessary business expenses from gross receipts on line 5 of Form 122C-1. Trustee requests an amended Form 122C-1 which includes ordinary and necessary business expenses in question 43 of Form 122C-2.
2. Debtors' monthly plan payment should be increased to \$200.00 to comply with the liquidation test.

Doc. #15.

On April 29, 2026, the Debtors filed a Response. Doc. #18. Debtors concede Objection #2 and agree to a \$200.00 per month increase in plan payments commencing May 2026, with the change reflected in the confirmation order. *Id.*

With regard to Objection #1, however, Debtors argue that the Objection should be overruled, as Debtors properly filled out Form 122C-1 in a manner designed to comport with the requirements of *In re Wiegand*, 386.B.R. 238 (B.A.P. 9th Cir. 2008).

Hearing in this matter will proceed as scheduled to allow the parties to address the applicability of *Wiegand* to this case, after which, the court may SUSTAIN or OVERRULE Objection #1 or CONTINUE the matter as circumstances decree. Objection #2 is sustained, and the confirmation order will contain the language agreed to by the Debtors and Trustee.

4. [26-10907](#)-B-13 **IN RE: JASON ARCE**
[LGT-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
4-28-2026 [[20](#)]

LILIAN TSANG/MV
PETER BUNTING/ATTY. FOR DBT.

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

DISPOSITION: Continued to June 10, 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 Jason Arce ("Debtor") on March 3, 2026, on the following basis:

1. The Trustee has not yet concluded the Meeting of the Creditors as Debtor failed to provide a copy of his filed 2025 income tax return at least 7 days prior to the scheduled meeting. The continued meeting will be held on May 21, 2026.

Doc. #20.

This objection will be CONTINUED to June 10, 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.

5. [26-10909](#)-B-13 **IN RE: CHRISTOPHER HINSON**
[JCW-1](#)

MOTION FOR RELIEF FROM AUTOMATIC STAY AND/OR MOTION FOR
RELIEF FROM CO-DEBTOR STAY
3-31-2026 [\[18\]](#)

U.S. BANK TRUST NATIONAL ASSOCIATION/MV
JENNIFER WONG/ATTY. FOR MV.

TENTATIVE RULING: This matter will proceed as scheduled.

DISPOSITION: Granted in part and denied in part.

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

U.S. Bank Trust National Association, not in its Individual Capacity but Solely as Owner Trustee for RCAF Acquisition Trust, its assignees and/or successors, by and through its servicing agent Selene Finance LP ("U.S. Bank" or "Movant") seeks relief from the automatic stay under 11 U.S.C. § 362(d)(1) and (d)(4) with respect to real property located at 12520 Road 37, Madera, CA 93636 ("Property") so that it may take all steps necessary under state and federal law to commence or complete its foreclosure sale. Doc. #18. Movant requests that the order be binding and effective under § 362(d)(4) in any other bankruptcy purporting to affect Property for a period of two years after entry of the order. Movant also requests waiver of the 14-day stay of Federal Rule of Bankruptcy Procedure ("Rule") 4001(a)(3) and Cal. Civ. Code § 3924g(d).

The debtor is Christopher Hinson ("Debtor").

As an informative matter, the certificates of service filed in connection with this motion used an older version of the court's *Official Certificate of Service* form (EDC Form 7-005, Rev. 10/22) instead of the most updated version of the form (EDC Form 7-005, Rev. 6/3/2025). Docs. #19, #25. The correct form can be accessed on the court's website. See Official Certificate of Service Form Information on the court's website, <https://www.caeb.uscourts.gov/CertificateOfServiceForm>. In this instance, the court elects to overlook the procedural error, as Debtor, the Chapter 13 Trustee, and the U.S. Trustee were all served.

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).

Neither the Debtor nor any other party in interest has responded to the motion. Nevertheless, hearing in this matter will proceed as scheduled because Debtor is pro se.

1. Section 362(d)(1).

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 failed to make any payments on this mortgage since July 1, 2025, and has missed 21 payments as of March 1, 2026, with additional payments accruing. Doc. #20. The Movant has produced evidence that Debtor is delinquent by at least \$44,612.77. *Id.*

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. The order shall also provide that the bankruptcy proceeding has been finalized for purposes of California Civil Code § 2923.5.

2. Section 362(d)(4).

An order entered under § 362(d)(4) is binding in any other bankruptcy case purporting to affect such real property filed not later than two years after the date of entry of the order.

To obtain relief under § 362(d)(4), Movant must show and the court must affirmatively find the following three elements: (1) the debtor's' bankruptcy filing must have been part of a scheme; (2) the object of the scheme must have been to delay, hinder, or defraud creditors, and (3) the scheme must have involved either the transfer of some interest in the real property without the secured creditor's consent or court approval, or multiple bankruptcy filings affecting the property. *First Yorkshire Holdings, Inc. v. Pacifica L 22, LLC (In re First Yorkshire Holdings, Inc.)*, 470 B.R. 864, 870 (B.A.P. 9th Cir. 2012).

A scheme is an intentional construct - it does not happen by misadventure or negligence. *In re Duncan & Forbes Dev., Inc.*, 368 B.R. 27, 32 (Bankr. C.D. Cal. 2007). A § 362(d)(4)(A) scheme is an "intentional artful plot or plan to delay, hinder or defraud creditors." *Id.* It is not common to have direct evidence of an artful

plot or plan to deceive others - the court must infer the existence and contents of a scheme from circumstantial evidence. *Id.* Movant must present evidence sufficient for the trier of fact to infer the existence and content of the scheme. *Id.*

The instant case is the fifth Chapter 13 case filed by this Debtor since June of 2026:

Case No.	Filed	Status
25-11865	6/3/2025	Closed on 9/19/2025
25-13457	10/14/2025	Closed on 12/15/2025
25-13876	11/18/2025	Closed on 2/18/2026
26-10311	1/27/2026	Closed on 4/14/2026

Debtor filed each case pro se, and each of the four prior cases was dismissed for failure to timely file required documents. The current case is presently the subject of a Trustee's *Motion to Dismiss* for bad faith which also seeks a two-year bar to future filings by this Debtor. Doc. #27 *et seq.*

While this multiplicity of filings is certainly suggestive of bad faith, the evidence set forth by Movant is, in the court's view, inadequate to satisfy the elements of § 362(d)(4). Other than the mere fact of multiple bankruptcies, Movant has not shown through declarations or exhibits any evidence of an actual scheme to delay, hinder, or defraud Movant that is part of an "intentional artful plot or plan" on the part of Debtor. The instant motion is supported by the Declaration of Christine Li, a Bankruptcy Specialist for Selene Finance, as servicing agent for U.S. Bank. Doc. #20. But Li's Declaration does not address Debtor's multiple filings, nor does it identify any actions by Debtor to delay, hinder, or defraud U.S. Bank. *Id.*

The motion is also supported by Exhibits consisting of copies of the deed of trust, the assignments of the deed of trust, the note, and Pacer docket records identifying Debtor's prior bankruptcies. Doc. #21. But other than the mere fact of serial filing by Debtor, the Exhibits do not provide an evidentiary basis for finding a "scheme" by Debtor within the meaning of § 362(d)(4).

This is not to say that Debtor has *not* engaged in such a scheme, and the court's cursory review of the Trustee's *Motion for Dismiss*, which is set for hearing on June 3, 2026, suggests that the Trustee will present more robust support for such a finding. But regarding this motion, Movant has not provided an evidentiary basis for § 362(d)(4) relief.

CONCLUSION

Because Debtor is pro se, the hearing in this matter will proceed as scheduled. For the reasons outlined above, the court is inclined to

GRANT the motion to lift the automatic stay for cause. The court is inclined to DENY the motion to the extent it seeks § 362(d)(4) relief. The 14-day stay of Rule 4001(a)(3) will be ordered waived because Debtor has failed to make pre- and post-petition payments to Movant.

6. [26-10909](#)-B-13 **IN RE: CHRISTOPHER HINSON**
[LGT-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
4-21-2026 [[24](#)]

LILIAN TSANG/MV

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

DISPOSITION: Continued to June 10, 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 Christopher Hinson ("Debtor") on March 17, 2026, on the following basis:

1. Debtor has filed an incorrect version of the plan which Trustee characterizes as "indecipherable."
2. The Trustee has not yet concluded the Meeting of the Creditors as Debtor failed to provide proof of identification, proof of Social Security Number, proof of income and tax returns at least 7 days prior to the scheduled meeting. The continued meeting will be held on May 21, 2026. Additionally, Debtor has failed to provide several required documents as listed in the motion.
3. The petition must be amended to disclose Debtor's prior bankruptcies.
4. Debtor has not filed a Certificate of Credit Counseling.

Doc. #24.

This objection will be CONTINUED to June 10, 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.

7. [25-14213](#)-B-13 **IN RE: DEON FERGUSON AND REBECCA ACEVES**
[LGT-2](#)

MOTION TO DISMISS CASE
4-7-2026 [[29](#)]

LILIAN TSANG/MV
DAVID CHUNG/ATTY. FOR DBT.

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

DISPOSITION: Continued to June 17, 2026, at 9:30 a.m.

ORDER: The court will issue an order.

The Chapter 13 trustee Lilian G. Tsang ("Trustee") asks the court moved to dismiss this case for unreasonable delay that is prejudicial to creditors and failure to confirm a chapter 13 plan. Doc. #29. On May 11, 2026, Deon Anthony Ferguson and Rebecca Ann Aceves ("Debtors") filed a *Second Amended Chapter 13 Plan*, certain amended schedules, and a new Form 122-C. Docs. #31, #35. However, no Notice has been filed yet as required by LBR 3015-1(d)(3). Debtor must notice the motion for confirmation of the modified Plan.

This motion to dismiss will be CONTINUED to June 17, 2026, at 9:30 a.m. to afford Debtors time to properly serve and notice a hearing on a motion for confirmation of the modified Plan. If the Debtors fail to timely notice a motion to confirm the modified Plan, the court may dismiss the case without hearing on the June 17, 2026, hearing date.

8. [26-10717](#)-B-13 **IN RE: JEFFREY/CHRISTIN GABLE**
[LGT-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
4-10-2026 [[26](#)]

LILIAN TSANG/MV
GREGORY SHANFELD/ATTY. FOR DBT.

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

DISPOSITION: Continued to June 10, 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 Jeffrey and Christin Gable ("Debtors") on February 23, 2026, on the following basis:

1. Based on Debtors' Form 122C-2, Debtors' plan payments should be increased to \$3,689.73.

Doc. #26.

This objection will be CONTINUED to June 10, 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.

9. [26-10717](#)-B-13 **IN RE: JEFFREY/CHRISTIN GABLE**
[RH-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY CAPITAL ONE AUTO FINANCE
4-8-2026 [\[22\]](#)

CAPITAL ONE AUTO FINANCE/MV
GREGORY SHANFELD/ATTY. FOR DBT.
ROSEMARY HONG/ATTY. FOR MV.

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

DISPOSITION: Continued to June 10, 2026, at 9:30 a.m.

ORDER: The court will issue an order.

Capital One Auto Finance, a division of Capital One, N.A. ("Capital One" or "Creditor"), a secured creditor in the above referenced Chapter 13 Plan ("Trustee") objects to confirmation of the *Chapter 13 Plan* filed by Jeffrey and Christin Gable ("Debtors") on February 23, 2026, on the following basis:

1. Debtors purchased the Vehicle which serves as Creditor's collateral approximately 723 days prior to the filing of the petition. Thus, the lien is not subject to modification and Debtor must pay pursuant to the terms of the Contract.
2. The proposed interest rate does not comport with *Till*.

Doc. #22.

This objection will be CONTINUED to June 10, 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.

10. [26-10717](#)-B-13 **IN RE: JEFFREY/CHRISTIN GABLE**
[SKI-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY TD BANK, N.A.
3-16-2026 [\[16\]](#)

TD BANK, N.A./MV
GREGORY SHANFELD/ATTY. FOR DBT.
SHERYL ITH/ATTY. FOR MV.

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

DISPOSITION: Continued to June 10, 2026, at 9:30 a.m.

ORDER: The court will issue an order.

Capital One Auto Finance, a division of Capital One, N.A. ("Capital One" or "Creditor"), a secured creditor in the above referenced Chapter 13 Plan, objects to confirmation of the *Chapter 13 Plan* filed by Jeffrey and Christin Gable ("Debtors") on February 23, 2026, on the following basis:

1. Debtors purchased the Vehicle which serves as Creditor's collateral approximately 723 days prior to the filing of the petition. Thus, the lien is not subject to modification and Debtor must pay pursuant to the terms of the Contract.
2. The proposed interest rate does not comport with *Till*.

Doc. #22.

This objection will be CONTINUED to June 10, 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.

11. [26-10622](#)-B-13 **IN RE: IDALAFAYE DAVIS**
[LGT-1](#)

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY TRUSTEE
LILIAN G. TSANG
3-31-2026 [[13](#)]

MARK ZIMMERMAN/ATTY. FOR DBT.

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

DISPOSITION: Sustained.

ORDER: The court will issue an order.

This objection was originally heard on April 15, 2026. Doc. #17.

Chapter 13 trustee Lilian G. Tsang ("Trustee") objects to confirmation of the *Chapter 13 Plan* filed by Idalafaye Davis ("Debtor") on February 17, 2026, on the following basis:

1. Trustee requests an Amended Schedule I & J to account for changes in Debtor's employment and income identified during the 341 Meeting of Creditors.

Doc. #13.

The court continued this objection to May 13, 2026. Docs. ##17-18. 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.

12. [25-14226](#)-B-13 **IN RE: CATHERINE THADEN**
[RSW-2](#)

CONTINUED MOTION TO CONFIRM PLAN
3-3-2026 [[20](#)]

CATHERINE THADEN/MV
ROBERT WILLIAMS/ATTY. FOR DBT.
RESPONSIVE PLEADING

TENTATIVE RULING: This matter will proceed as scheduled.

DISPOSITION: Denied.

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

This matter was previously heard on April 8, 2026. Docs. #41-42.

Catherin Traden ("Debtor") moves for an order confirming the *Chapter 13 Plan* dated March 3, 2026. Doc. #20. 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 proposed monthly plan payment is insufficient to complete plan payments and pay all creditors within 60 months. The monthly payments must increase to at least \$1,929.00 per month for the plan to be feasible.
2. Debtor has not filed motions for valuation of the collateral securing the Class 2 claims of One Main Financial Services and Cavalry SPVI, LLC.

Doc. #20.

The court continued this matter to May 13, 2026, and directed Debtor to file and serve a written response to the Trustee's Objection. Doc. #42.

On April 15, 2026, Debtor filed a Response, stating:

1. Debtor has now served a motion to confirm a modified plan which she believes is feasible.
2. Debtor has now served and filed both Class 2 motions to value. Doc. #45. As to the second point, Debtor has filed a *Motion to Value* the collateral of One Main Financial Services and a *Motion to Avoid Lien* to address the Cavalry SPVI, LLC claim, both of which the court has granted. *See Items #13 and #14, below.* The Response does not address the Trustee's Objection #1.

As to the first point, the court is unclear as to Debtor's meaning, but that paragraph seems to indicate that Debtor has filed a new

modified plan which is feasible. However, no such modified plan has been filed. *See Docket generally.*

This matter will be heard as scheduled to determine whether the Trustee's Objections have been fully resolved. If not, the court is inclined to DENY this motion. No modified Plan has been filed or set for hearing other than the March 3, 2026, modified Plan.

13. [25-14226](#)-B-13 **IN RE: CATHERINE THADEN**
[RSW-3](#)

MOTION TO VALUE COLLATERAL OF ONEMAIN FINANCIAL
3-30-2026 [\[31\]](#)

CATHERINE THADEN/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.

Catherine Thaden ("Debtor") moves for an order valuing a 2015 Nissan Frontier ("Vehicle") at \$1,000.00 under 11 U.S.C. § 506(a). Doc. #31. Vehicle is encumbered by a non-purchase money security interest in favor OneMain Financial ("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. Doc. #35.

No party in interest timely filed written opposition. 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 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.

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's deceased husband borrowed money from Creditor using the Vehicle as collateral on or about August 24, 2021, which is more than 910 days preceding the December 22, 2025, petition date. Doc. #34 (Declaration of Catherin Traden). And even if the debt fell within the 910-day window, it was not a purchase money security interest loan. Thus, the elements of § 1325(a) (*) are not met and § 506 is applicable.

Debtor declares Vehicle has a replacement value of \$1,000.00. Doc. #34. Doc. #28. 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).

No party in interest timely filed written opposition. Accordingly, this motion will be GRANTED. Creditor's secured claim will be fixed at \$1,000.00. 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.

14. [25-14226](#)-B-13 **IN RE: CATHERINE THADEN**
[RSW-4](#)

MOTION TO AVOID LIEN OF CAVALRY SPV I, LLC
3-30-2026 [\[36\]](#)

CATHERINE THADEN/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.

Catherine Thaden ("Debtor") moves for an order avoiding a judicial lien pursuant to 11 U.S.C. § 522(f) in favor of Cavalry SPV I, LLC ("Creditor") in the sum of \$2,266.52 and encumbering residential real property located at 22324 Thompson Canyon Avenue, Caliente, California ("Property"). Doc. #36.

Debtor complied with Fed. R. Bankr. P. 7004(b)(3) by serving Creditor's registered agent for service of process and by serving Creditor to the attention of "Managing Member" via first class mail on March 30, 2026. Doc. #40.

No party in interest timely filed written opposition. 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 chapter 7 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.

To avoid a lien under 11 U.S.C. § 522(f)(1), the movant must establish four elements: (1) there must be an exemption to which the debtor would be entitled under § 522(b); (2) the property must be listed on the debtor's schedules as exempt; (3) the lien must impair the exemption; and (4) the lien must be either a judicial lien or a non-possessory, non-purchase money security interest in personal property listed in § 522(f)(1)(B). § 522(f)(1); *Goswami v. MTC Distrib. (In re Goswami)*, 304 B.R. 386, 390-91 (B.A.P. 9th Cir. 2003) (quoting *In re Mohring*, 142 B.R. 389, 392 (Bankr. E.D. Cal. 1992), *aff'd*, 24 F.3d 247 (9th Cir. 1994)).

Here, a judgment was entered against Debtor in favor of Creditor in the amount of \$2,266.52 on August 23, 2018. Doc. #38 (Exhibit 4). The abstract of judgment was issued on March 1, 2019, and was recorded in Kern County on May 15, 2019. *Id.* That lien attached to Debtor's interest in Property. *Id.*; Doc. #39. Debtor estimates that the current amount owed on account of this lien is \$2,266.52. *Id.*

As of the petition date, Property had an approximate value of \$322,800.00. Doc. #1 (Schedules A/B). Debtor claimed a \$395,000.00 exemption in Property pursuant to Cal. Code Civ. Proc. ("CCP") § 704.730. Doc. #1 (Schedule C).

Property is encumbered by a first deed of trust in favor of Lakeview Loan Servicing LLC d/b/a LoanCare, LLC ("LoanCare") in the amount of \$246,361.03. Doc. #1 (Schedule D); POC #5. Property's encumbrances can be illustrated as follows:

Creditor	Amount	Recorded	Status
1. LoanCare	\$246,361.03	Na	Unavoidable
2. Creditor	\$2,266.52	5/15/2019	Avoidable

When a debtor seeks to avoid multiple liens under § 522(f)(1) and there is equity to which liens can attach, the liens must be avoided in the reverse order of their priority. *Bank of Am. Nat'l Tr. & Sav. Ass'n v. Hanger (In re Hanger)*, 217 B.R. 592, 595 (B.A.P. 9th Cir. 1997), *aff'd*, 196 F.3d 1292 (9th Cir. 1999). Liens already avoided are excluded from the exemption impairment calculation. *Ibid.*; § 522(f)(2)(B). Here, Debtor only seeks to avoid one lien.

"Under the full avoidance approach, as used in *Brantz*, the only way a lien would be avoided 'in full' was if the debtor's gross equity were

equal to or less than the amount of the exemption." *Bank of Am. Nat'l Tr. & Sav. Ass'n v. Hanger (In re Hanger)*, 217 B.R. 592, 596 (B.A.P. 9th Cir. 1997), *aff'd*, 196 F.3d 1292 (9th Cir. 1999), citing *In re Brantz*, 106 B.R. 62, 68 (Bankr. E.D. Pa. 1989) ("Avoidance of all judicial liens results unless (3) [the result of deducting the debtor's allowable exemptions and the sum of all liens not avoided from the value of the property] is a positive figure."), citing *In re Magosin*, 75 B.R. 545, 547 (Bankr. E.D. Pa. 1987) (judicial lien was avoidable in its entirety where equity is less than exemption). Ordinarily, liens already avoided are excluded from the exemption impairment calculation. § 522(f)(2)(B). Perfected judicial liens which were recorded prior to the junior-most lien to be avoided are grouped with the unavoidable liens for purposes of this analysis.

This lien is the most junior lien subject to avoidance and there is not any equity to support the lien. Strict application of the § 522(f)(2) formula with respect to Creditor's junior lien is illustrated as follows:

Amount of judgment lien		\$2,266.53
Total amount of unavoidable liens (incl. liens not yet avoided)	+	246,361.03
Debtor's claimed exemption in Property	+	\$395,000.00
<i>Sum</i>	=	\$643,627.56
Debtor's claimed value of interest absent liens	-	\$322,800.00
Extent lien impairs exemption	=	\$320,827.56

All Points Capital Corp. v. Meyer (In re Meyer), 373 B.R. 84, 91 (B.A.P. 9th Cir. 2007); *accord. Hanger* 217 B.R. at 596, *Higgins v. Household Fin. Corp. (In re Higgins)*, 201 B.R. 965, 967 (B.A.P. 9th Cir. 1996); *cf. Brantz*, 106 B.R. at 68, *Magosin*, 75 B.R. at 549-50, *In re Piersol*, 244 B.R. 309, 311 (Bankr. E.D. Pa. 2000). Since there is no equity for liens to attach and this case does not involve fractional interests or co-owned property with non-debtor third parties, the § 522(f)(2) formula can be re-illustrated using the *Brantz* formula with the same result:

Fair market value of Property		\$322,800.00
Total amount of unavoidable liens (incl. liens not yet avoided)	-	\$246,361.03
Homestead exemption	-	395,000.00
Remaining equity for judicial liens	=	(\$318,561.03)
Creditor's judicial lien	-	\$2,266.53
Extent Debtor's exemption impaired	=	(\$320,827.56)

After application of the arithmetical formula required by 11 U.S.C. § 522(f)(2)(A), there is insufficient equity to support any judicial liens. Therefore, the fixing of Creditor's judicial lien impairs Debtor's exemption in the Property and its fixing will be avoided.

Debtor has established the four elements necessary to avoid a lien under § 522(f) (1). Accordingly, this motion will be GRANTED. The proposed order shall state that Creditor's lien is avoided from the subject Property only and include a copy of the abstract of judgment as an exhibit.

15. [26-10031](#)-B-13 **IN RE: GERARDO SERRANO**
[LGT-2](#)

MOTION TO DISMISS CASE
3-31-2026 [\[40\]](#)

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

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

DISPOSITION: Granted.

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 under 11 U.S.C. § 1307(c) (1) for unreasonable delay by debtor that is prejudicial to creditors and 11 U.S.C. § 1307(c) (4) debtor's failure to commence making plan payments. Doc. #40. Gerald Serrano ("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.

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.

As an informative matter, Rule 7004(g) allows service of the U.S. Trustee under Rule 5. In the Trustee's Certificate of Service (Doc. #43) under Section 6, **How Service is Accomplished**, only Box 6A1 was marked indicating to the court that service was accomplished by First Class Mail. The U.S. Trustee is not listed on Attachment 6A-1. The first line of Section 6 reads as follows: "Rule 5 and Rules 7005, 9036 Service (**Check at least one, if applicable**)." Box 6B is not marked to indicate to the court that service was accomplished in this manner. *Id.* However, the docket for this case does indicate that the U.S. Trustee was served electronically by the court, so any error in service to the U.S. Trustee is harmless in this case.

Here, the chapter 13 trustee asks the court to dismiss this case for the following reasons:

- Debtor failed to appear and testify at the initial 341 Meeting of Creditors on February 24, 2026 and the continued 341 Meeting of Creditors on March 26, 2026;
- Debtor has failed to commence making plan payments. As of March 31, 2026, payments are delinquent in the amount of \$2,800.00;
- The plan payment for April 25, 2026, in the amount of \$1,400.00 will come due prior to this hearing.

Doc. #42.

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.

Dismissal rather than conversion is in the best interest of the creditors and the estate, as dismissal will allow creditors to pursue their claims outside of bankruptcy. Doc. #42. Though the Trustee's evidence neglected to include any analysis of whether there was non-exempt equity that may benefit unsecured creditors if there was a conversion, the court in this case agrees with the Trustee that dismissal is in the best interests of creditors. It appears that there are unencumbered assets but the Debtor has exempted the value of the assets and the Trustee has not objected.

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

16. [26-11031](#)-B-13 **IN RE: JESUS ZARATE**
[LGT-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY TRUSTEE LILIAN G. TSANG
4-24-2026 [\[14\]](#)

KEVIN TANG/ATTY. FOR DBT.

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

DISPOSITION: Continued to June 10, 2026, at 9:30 a.m.

ORDER: The court will issue an order.

Lilian G. Tsang, Chapter 13 Trustee ("Trustee"), objects to confirmation of the *Chapter 13 Plan* filed by Jesus Zarate ("Debtors") on March 11, 2026, on the following basis:

1. The plan provides for the payment of fees in excess of the fixed compensation allowed in Local Bankruptcy Rule 2016-1(c).
2. The *Disclosure of Compensation of Attorney* uses an incorrect form.

Doc. #14.

This objection will be CONTINUED to June 10, 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.

17. [26-10534](#)-B-13 **IN RE: FAITH RAYGOZA**
[LGT-1](#)

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
3-26-2026 [\[12\]](#)

LILIAN TSANG/MV
STEPHEN LABIAK/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 April 16, 2026, Faith Raygoza ("Debtor") filed a *First Modified Chapter 13 Plan*. Doc. #33. Accordingly, this *Objection* to the Chapter 13 Plan filed on February 9, 2026, will be OVERRULED as moot.

18. [26-10534](#)-B-13 **IN RE: FAITH RAYGOZA**
[NLG-1](#)

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY NEWREZ LLC
3-31-2026 [\[19\]](#)

NEWREZ LLC/MV
STEPHEN LABIAK/ATTY. FOR DBT.
NICHOLE GLOWIN/ATTY. FOR MV.

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

DISPOSITION: Overruled as moot.

ORDER: The court will issue an order.

On April 16, 2026, Faith Raygoza ("Debtor") filed a *First Modified Chapter 13 Plan*. Doc. #33. Accordingly, this *Objection* to the Chapter 13 Plan filed on February 9, 2026, will be OVERRULED as moot.

19. [26-10534](#)-B-13 **IN RE: FAITH RAYGOZA**
[WJH-1](#)

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY DA VINCI AT
BELLA SERA HOMEOWNERS ASSOCIATION
3-30-2026 [\[15\]](#)

DA VINCI AT BELLA SERA HOMEOWNER'S ASSOCIATION/MV
STEPHEN LABIAK/ATTY. FOR DBT.
RILEY WALTER/ATTY. FOR MV.

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

DISPOSITION: Overruled as moot.

ORDER: The court will issue an order.

On April 16, 2026, Faith Raygoza ("Debtor") filed a *First Modified Chapter 13 Plan*. Doc. #33. Accordingly, this *Objection* to the Chapter 13 Plan filed on February 9, 2026, will be OVERRULED as moot.

20. [26-11034](#)-B-13 **IN RE: TRICIA DELK**
[LGT-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
4-23-2026 [\[14\]](#)

LILIAN TSANG/MV
BENNY BARCO/ATTY. FOR DBT.
WITHDRAWN

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

DISPOSITION: Withdrawn.

No order is required.

On April 30, 2026, the Trustee withdrew this Objection to Confirmation of Debtor's Chapter 13 Plan. Doc. #18. Accordingly, this Objection is WITHDRAWN.

21. [25-11239](#)-B-13 **IN RE: JENNIFER CHAPARRO**
[SLH-1](#)

MOTION TO MODIFY PLAN
3-25-2026 [\[39\]](#)

JENNIFER CHAPARRO/MV
SETH HANSON/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.

Jennifer Chaparro ("Debtor") moves for an order confirming the *First Modified Chapter 13 Plan* dated March 23, 2026. Docs. ##38-39. Debtor's current plan was confirmed on June 3, 2025. Doc. #15

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. Aggregate payments of \$24,200.00 for months 1-11. Monthly plan payments will be reduced from \$2,200.00 to \$1,175.00 for months 12-52 and \$1,748.41 for months 53-60.
2. Attorney's fees paid at \$109.09 for months 12-60.
3. Distribution to general unsecured creditors will be reduced from 100% to 25.5% on claims estimated at approximately \$113,449.81.
4. The plan is otherwise unchanged.

Compare Doc. #3 and Doc. #38.

Debtor declares that this modification is necessary because the filed claims of general unsecured creditors substantially exceeded Debtor's estimate in the confirmed plan. Doc #41. Debtors' *Amended Schedule I & J* dated March 23, 2026, reflects a net monthly income of \$1,175.00, down from \$2,200.00 which was Debtor's monthly net income as calculated in the petition documents. Compare Docs. #1, #37. Debtor

can afford to make the proposed plan payments for the remaining life of the plan.

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.

22. [26-10543](#)-B-13 **IN RE: FRANK/PATRICIA PEREZ**
[LGT-1](#)

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY TRUSTEE
LILIAN G. TSANG
3-31-2026 [\[16\]](#)

ROBERT WILLIAMS/ATTY. FOR DBT.

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

DISPOSITION: Sustained.

ORDER: The court will issue an order.

This objection was originally heard on April 15, 2026. Doc. #17.

Chapter 13 trustee Lilian G. Tsang ("Trustee") objects to confirmation of the *Chapter 13 Plan* filed by Frank and Patricia Perez ("Debtors") on February 24, 2026, on the following basis:

1. Debtors are delinquent by \$2,022.00 as of March 2026, with additional payments accruing.

Doc. #16.

The court continued this objection to May 13, 2026. Docs. ##19-20. 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.

23. [26-11045](#)-B-13 **IN RE: SANDRA SHAW**
[LGT-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
4-23-2026 [\[20\]](#)

LILIAN TSANG/MV

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

DISPOSITION: Continued to June 10, 2026, at 9:30 a.m.

ORDER: The court will issue an order.

Lilian G. Tsang, Chapter 13 Trustee ("Trustee"), objects to confirmation of the *Chapter 13 Plan* filed by Sandra Shaw ("Debtor") on March 19, 2026, on the following basis:

1. Trustee requests an amended Schedule I which accurately reflects the Debtor's non-filing spouse's employment and income information.
2. The Trustee has not yet concluded the Meeting of the Creditors as Debtor failed to appear at the 341 hearing on April 21, 2026. The continued meeting will be held on May 21, 2026. Also, Debtor has failed to provide a number of required documents.
3. Debtor must amend or provide certain documents as outlined in section 3 of the motion. Also, Debtor must provide signed copies of certain documents which were submitted without Debtor's signature.
4. Debtor's plan filed on March 19, 2026, provides for United Wholesale Company as a Class 4 Claim. There is a deficiency on the mortgage, so this claim must be moved to Class 1.

Doc. #20.

This objection will be CONTINUED to June 10, 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.

24. [26-11045](#)-B-13 **IN RE: SANDRA SHAW**
[RH-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY CENLAR FSB
4-17-2026 [\[16\]](#)

CENLAR FSB/MV
ROSEMARY HONG/ATTY. FOR MV.

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

DISPOSITION: Continued to June 10, 2026, at 9:30 a.m.

ORDER: The court will issue an order.

Cenlar FSB as servicer for United Wholesale Mortgages, LLC ("Creditor"), objects to confirmation of the *Chapter 13 Plan* filed by Sandra Shaw ("Debtor") on March 19, 2026, on the following basis:

1. The plan does not provide for the arrearage owed to Creditor.

Doc. #16.

This objection will be CONTINUED to June 10, 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.

25. [26-10750](#)-B-13 **IN RE: OSCAR ROMANVASQUEZ**
[LGT-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
4-8-2026 [[17](#)]

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

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

DISPOSITION: Continued to June 10, 2026, at 9:30 a.m.

ORDER: The court will issue an order.

Lilian G. Tsang, Chapter 13 Trustee ("Trustee"), objects to confirmation of the *Chapter 13 Plan* filed by Oscar Roman Vasquez ("Debtor") on March 11, 2026, on the following basis:

1. Debtor has not filed all required tax returns.
2. The Trustee has not yet concluded the Meeting of the Creditors as Debtor failed to provide a Business Questionnaire and three declarations of support from family members at least 7 days prior to the scheduled meeting. The continued meeting will be held on May 7, 2026. Also, to how proof of income, Debtor's 2025 1099 was requested by the Trustee's office.

Doc. #17.

On May 8, 2026, the Trustee filed a Supplemental Objection, advising that Objection #1 has been resolved but not Objection #2. Doc. #26. Trustee also raised a third objection:

3. Debtor is delinquent in plan payments by \$9,316.00 as of April 25, 2026, with additional payments accruing.

Id.

This objection will be CONTINUED to June 10, 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. [25-14151](#)-B-13 **IN RE: HELEN JOHNSON**
[PGM-1](#)

MOTION TO CONFIRM PLAN
3-24-2026 [\[39\]](#)

HELEN JOHNSON/MV
PETER MACALUSO/ATTY. FOR DBT.
RESPONSIVE PLEADING

TENTATIVE RULING: This matter will proceed as scheduled.

DISPOSITION: To be determined.

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

Helen Johnson ("Debtor") moves for an order confirming the *First Modified Chapter 13 Plan* dated March 24, 2026. Docs. #39, #41. No plan has been confirmed so far.

The 60-month plan proposes the following terms:

1. Aggregate payments of \$4,150.00 for months 1-3 with any missed payments through March 2026 suspended. Monthly payments of \$2,075.00 commencing in April 2026 for months 4-60.
2. Outstanding attorney's fees of \$9,000.00 to be paid through the plan.
3. Secured claims to be classified and treated as follows:
 - a. Selene Finance (Class 1, mortgage on 6098 Carica Ave., Fresno CA). Arrears of \$20,987.43 at 0.00% interest to be paid at \$370.00 per month. Post-petition monthly payments is \$1,023.05.
 - b. U.S. Bank (Class 2A, "Post fees"). \$350.00 to be paid at \$15.00 per month.
 - c. Capital One Auto Finance (Class 2B, 2019 Cadillac XTS, PMSI). \$13,300.00 at 8.75% to be paid at \$300.00 per month.
 - d. Capital Collections (Class 2C, lien). \$0.00 to be paid through the plan.
4. A 0.00% dividend to unsecured creditors on claims estimated at approximately \$156,675.82.

Doc. #41.

On April 28, 2026, the Trustee objected to confirmation on the following grounds:

1. At the time the objection was filed, the court had not yet entered an order on a motion to value the collateral of Class 2B creditor Capital One Auto Finance. The court has since granted Debtor's motion for valuation. See *Doc. #61*.
2. Debtor has listed Class 1 post-petition mortgage fees and expenses in Class 2 of the proposed Chapter 13 Plan (specifically the "post fees" entry for U.S. Bank, which apparently refers to \$350.00 in post-petition late fees). Trustee argues that this claim is not properly a Class 2 claim and should be dealt with as a non-standard provision.

Doc. #62. Debtor responded to the Objection as follows:

1. Debtor notes that the court has ruled in Debtor's favor on the motion for valuation and that Objection #1 has therefore been resolved.
2. Debtor argues that the classification of U.S. Bank was proper as the post-petition claim is for fees incurred after filing and not for any arrearage. Debtor further argues that, if reclassification of this debt is necessary, it can be done via the confirmation order without the need for a modified plan because the claim is solely for post-petition fees and U.S. Bank will not be prejudiced by "an administrative or technical" reclassification.

Doc. #64.

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).

Other than the Trustee, no party in interest has responded, and the defaults of all nonresponding parties are entered.

This matter will proceed as scheduled so that the court may further hear from the parties as to whether a new plan is required or the plan may be confirmed as modified by the order.

If so, this motion will be GRANTED, and 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. Alternatively, the court may DENY this motion and require that a new plan be filed that resolves the Trustee's Objection #2.

27. [25-25051](#)-B-13 **IN RE: JOELLE/DOMINIC DEGRANDE**
[PGM-2](#)

CONTINUED MOTION TO CONFIRM PLAN
3-4-2026 [[37](#)]

DOMINIC DEGRANDE/MV
PETER MACALUSO/ATTY. FOR DBT.
RESPONSIVE PLEADING

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

DISPOSITION: Granted as modified.

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

Joelle and Dominic Degrande ("Debtors") seek an order confirming the *First Modified Chapter 13 Plan* dated March 4, 2026. Docs. #37, #41. No plan has been confirmed so far. The 60-month plan proposes the following terms:

1. Debtors' aggregate payment for months 1-5 will be \$760.00. Debtor's payments for months 6-60 will be \$1,030.00 per month.
2. Outstanding Attorney's fees in the amount of \$9,000.00 to be paid through the plan.
3. Secured creditors to be sorted into appropriate Classes and paid as follows:
 - a. Lakeview Mortgage (Class 2A, post-petition mortgage fees). \$1,225.00 at 0.00% to be paid at \$35.00 per month.
 - b. West Lake Financial (Class 2A, 2023 Acura Integra, PMSI). \$26,099.97 at 6.00% to be paid at \$35.00 per month.
 - c. Lakeview Mortgage (Class 4, mortgage on 1952 Acari Ave., Sacramento, CA) \$3,437.50 to be paid directly by Debtors.
4. A dividend of 0% to unsecured creditors.

Doc. #41.

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.

On March 25, 2026, Chapter 13 Trustee David Cusick ("Trustee") objected to confirmation on the grounds that "Debtors have been receiving high tax refunds and bonuses that are not included in their budget" and "[i]t appears that these amounts are disposable income that could be paid to creditors." Doc. #45. Trustee added that he would not oppose confirmation of a plan with an added proviso stating that "Any tax refunds in excess of \$2,000.00 for each year for 2025 and subsequent years plus any bonuses will be remitted to the Trustee." *Id.* On March 31, 2026, Debtors filed a Response to the Objection stating that they did not oppose the requested provision. Doc. #48. On April 27, 2026, Trustee filed an Amended Response stating that Debtors were current in plan payments and that, with their acquiescence to the requested plan modification, he no longer opposed confirmation. Doc. #54.

No other party in interest responded to the motion, and the defaults of all non-responding parties are entered.

This motion will be GRANTED as modified. The confirmation order shall include the docket control number of the motion and reference the plan by the date it was filed. The confirmation order will also contain the modification language requested by Trustee as quoted above.

28. [26-10451](#)-B-13 **IN RE: IAN/KELLEY PAYNE**
[LGT-1](#)

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY TRUSTEE
LILIAN G. TSANG
3-16-2026 [\[17\]](#)

ROBERT WILLIAMS/ATTY. FOR DBT.
RESPONSIVE PLEADING

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

DISPOSITION: Continued to June 10, 2026, at 9:30 a.m.

ORDER: The court will prepare the order.

On May 6, 2026, the Debtors filed a Response to the Trustee's Objection to Confirmation advising as follows:

Debtor has spoken with her accountant and has been informed that the accountant is aiming to file the unfiled tax returns by May 15th. If that is not possible, the accountant has informed the Debtor that the returns will be filed by the end of the month. Accordingly, Debtor's

counsel requests that the confirmation hearing be continued. Doc. #40.

Accordingly, this matter will be CONTINUED to June 10, 2026, at 9:30 a.m.

29. [26-10451](#)-B-13 **IN RE: IAN/KELLEY PAYNE**
[RSW-1](#)

MOTION TO VALUE COLLATERAL OF SANTANDER CONSUMER USA INC.
4-3-2026 [[20](#)]

KELLEY PAYNE/MV
ROBERT WILLIAMS/ATTY. FOR DBT.
RESPONSIVE PLEADING

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

DISPOSITION: Concluded and dropped from the calendar.

ORDER: The court will prepare the order.

On May 11, 2026, the parties in this matter filed a Stipulation resolving the Debtor's Motion to Value Collateral. Doc. #45. The Stipulation would set the value of the subject vehicle at \$42,925.00. *Id.* The Stipulation also stated that the instant *Motino to Value* was resolved and that this matter could be dropped from the calendar. *Id.* Accordingly, this matter is CONCLUDED AND DROPPED from the calendar.

30. [25-25752](#)-B-13 **IN RE: DEE LAM**
[DPC-1](#)

CONTINUED MOTION TO DISMISS CASE
3-13-2026 [[22](#)]

DAVID CUSICK/MV
THOMAS AMBERG/ATTY. FOR DBT.

TENTATIVE RULING: This matter will be called as scheduled.

DISPOSITION: Granted or denied without prejudice.

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 under 11 U.S.C. § 1307(c)(6) for failure to complete the terms of the confirmed

plan. Doc. #22. This matter was continued from April 22, 2026, to allow debtor to become current with the plan payments.

The trustee's Status Report dated May 6, 2026, states that Dee Lam ("Debtor") is now delinquent for two payments that have come due since the filing of this motion in the amount of \$7,550.00. Doc. #33.

This matter will be called as scheduled to inquire whether Debtor has cured the current delinquency. If so, this motion may be DENIED WITHOUT PREJUDICE. Otherwise, the motion may be GRANTED, and the case dismissed.

31. [26-10755](#)-B-13 **IN RE: VICKY STEWART**
[LGT-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
4-10-2026 [\[16\]](#)

LILIAN TSANG/MV
TIMOTHY SPRINGER/ATTY. FOR DBT.

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

DISPOSITION: Continued to June 10, 2026, at 9:30 a.m.

ORDER: The court will issue an order.

Lilian G. Tsang, Chapter 13 Trustee ("Trustee"), objects to confirmation of the *Chapter 13 Plan* filed by Vicky Stewart ("Debtor") on March 11, 2026, on the following basis:

1. Debtor must amend Schedules E/F to disclose a debt owed to the IRS.
2. Debtor is delinquent in plan payments by \$1,450.00 as of April 10, 2026, with additional payments accruing.
3. The Trustee has not yet concluded the Meeting of the Creditors as Debtor failed to appear at the 341 hearing on April 7, 2026. The continued meeting will be held on May 7, 2026. Also, Debtor must provide proof of Social Security Number to Trustee.
4. The Debtor's current plan is 13 pages long (two plans filed as one document) (Dkt. #10). Trustee requests an amended plan that clearly indicates how creditors are to be paid.

Doc. #16.

This objection will be CONTINUED to June 10, 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.

32. [26-11055](#)-B-13 **IN RE: SHELLY FONTES**
[LGT-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
4-23-2026 [\[15\]](#)

LILIAN TSANG/MV
COLBY LAVELLE/ATTY. FOR DBT.

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

DISPOSITION: Continued to June 10, 2026, at 9:30 a.m.

ORDER: The court will issue an order.

Lilian G. Tsang, Chapter 13 Trustee ("Trustee"), objects to confirmation of the *Chapter 13 Plan* filed by Shelly Fontes ("Debtor") on March 12, 2026, on the following basis:

1. Creditor Zwicker & Associates has been omitted from the Schedules which must be amended to include this creditor.
2. The Debtor has improperly deducted ordinary and necessary business expenses from gross receipts on line 5 of Form 122C-1. Trustee requests an amended Form 122C-1 which includes ordinary and necessary business expenses in question 43 of Form 122C-2.
3. The Trustee has not yet concluded the Meeting of the Creditors as Debtor failed to provide 2025 tax returns at least 7 days prior to the scheduled meeting. The continued meeting will be held on June 4, 2026. Additionally, Debtor has failed to provide any of the required documents including but not limited to: Pay advices for the 60 days prior to filing; Bank Statements for the 6 months prior to filing; and proof of Liability Insurance.
4. Trustee identifies multiple amendments which must be made to Debtor's filings, as listed in section 4 of the Objection.

5. Schedule A/B does not list the value of Debtor's business as described in Debtor's Business Questionnaire.

Doc. #15.

This objection will be CONTINUED to June 10, 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.

33. [26-10456](#)-B-7 **IN RE: MATTHEW CRIPPEN**
[LGT-1](#)

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
3-13-2026 [\[20\]](#)

LILIAN TSANG/MV
CONVERTED TO CH 7 4/23/26

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

DISPOSITION: Overruled as moot.

No order is required.

On April 23, 2026, this case was converted from one under Chapter 13 to one under Chapter 7. Doc. #32. Accordingly, this *Objection to Confirmation* will be OVERRULED as moot.

34. [26-10756](#)-B-13 **IN RE: AUTUMN PAINE**
[LGT-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
4-9-2026 [[13](#)]

LILIAN TSANG/MV
STEVEN ALPERT/ATTY. FOR DBT.

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

DISPOSITION: Continued to June 10, 2026, at 9:30 a.m.

ORDER: The court will issue an order.

Lilian G. Tsang, Chapter 13 Trustee ("Trustee"), objects to confirmation of the *Chapter 13 Plan* filed by Shelly Fontes ("Debtor") on March 12, 2026, on the following basis:

1. Per the testimony of the Debtor at the Section 341 Meeting of Creditors, and proof of claim filed by the Franchise Tax Board (POC 7), the Debtor has not filed all required tax returns for all taxable periods ending during the 4-year period ending on the petition filing date. According to the Debtor and the proof of claim filed by the Franchise Tax Board, Debtor did not file tax returns for 2021, 2022, 2023 and 2025. Doc. #18.

Trustee previously objected on two additional grounds, but those objections have been resolved. Docs. #13, #18. On May 6, 2026, Debtor responded, advising that the unfiled tax returns would be filed soon and requesting a continuance. Doc. #21.

This objection will be CONTINUED to June 10, 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.

35. [23-20257](#)-B-13 **IN RE: AUSTIN MERRITT**
[DPC-4](#)

CONTINUED MOTION TO DISMISS CASE
3-11-2026 [[141](#)]

DAVID CUSICK/MV
THOMAS AMBERG/ATTY. FOR DBT.

TENTATIVE RULING: This matter will be called as scheduled.

DISPOSITION: Granted or denied without prejudice.

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 under 11 U.S.C. § 1307(c)(6) for failure to complete the terms of the confirmed plan. Doc. #22. This matter was continued from April 22, 2026, to allow Austin Merritt ("Debtor") to become current with his plan payments.

The trustee's Status Report dated May 6, 2026 states that Debtor has paid one plan payment in the amount of \$2,525.00 and a second plan payment in the same amount is pending in the trustee's TFS Bill Pay System. Doc. #152.

This matter will be called as scheduled to inquire whether Debtor's pending payment transaction has been completed. If so, this motion may be DENIED WITHOUT PREJUDICE. Otherwise, the motion may be GRANTED, and the case dismissed.

36. [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.

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

DISPOSITION: Continued to July 1, 2026, at 9:30 a.m.

ORDER: The court will prepare the order.

This matter is hereby CONTINUED to July 1, 2026, at 9:30 a.m. to be heard in conjunction with the *Continued Motion to Value Collateral of American Honda Finance/Acura Financial Services*. See Item #38 below.

37. [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.

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

DISPOSITION: Continued to July 1, 2026, at 9:30 a.m.

ORDER: The court will prepare the order.

This matter is hereby CONTINUED to July 1, 2026, at 9:30 a.m. to be heard in conjunction with the *Continued Motion to Value Collateral of American Honda Finance/Acura Financial Services*. See Item #38 below.

38. [26-10058](#)-B-13 **IN RE: MANUEL VELASQUEZ AND ANAHI MORALES PERCINO**
[RSW-1](#)

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

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

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

DISPOSITION: Continued to July 1, 2026, at 9:30 a.m.

ORDER: The court will prepare the order.

Manuel Valesquez and Anahi Morales Percino ("Debtors") move for an order valuing a 2023 Acura MDX ("Vehicle") at \$27,000.00 under 11 U.S.C. § 506(a). Doc. #26. Vehicle is encumbered by a purchase money security interest in favor American Honda Finance/Acura Financial Services ("Honda"). According to Honda's proof of claim, the total secured claim is for \$62,894.70 at 7.12% interest with \$7,740.52 in arrears. POC #2-1.

On April 27, 2026, Honda filed an opposition to this motion and proposed a \$36,500.00 valuation for the Vehicle based on the clean retail value of the Vehicle according to "J.D. Valuation Services, a commonly used source to value vehicles." Doc. #78. In the opposition, Honda also requested additional time to perform its own inspection and appraisal of the Vehicle and also give Debtors and Honda time to discuss resolving the valuation dispute amicably. *Id.*

The court finds this request well-taken. This matter will be CONTINUED to July 1, 2026, at 9:30 a.m. Additional support for the motion shall be filed and served by the Debtors on or before June 17, 2026. Any additional evidence or argument by Honda shall be filed and served on or before June 24, 2026.

39. [26-10358](#)-B-13 **IN RE: WILLIE ANDERSON**
[LGT-1](#)

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

LILIAN TSANG/MV
DISMISSED 4/15/26

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

DISPOSITION: Overruled as moot.

No order is required.

On April 15, 2026, an order was entered dismissing this case. Doc. #49. Accordingly, this *Objection to Confirmation* will be OVERRULED as moot.

40. [26-10458](#)-B-13 **IN RE: FRED A SLEDGEGLOVER**
[BSH-1](#)

MOTION TO VALUE COLLATERAL OF SKOPOS FINANCIAL, LLC
4-12-2026 [\[22\]](#)

FREDA SLEDGEGLOVER/MV
BRIAN HADDIX/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.

Freda Sledgeglover ("Debtor") moves for an order valuing a 2014 Kia Soul ("Vehicle") at \$1,500.00 under 11 U.S.C. § 506(a). Doc. #22. Vehicle is encumbered by a non-purchase money security interest in favor Skopos Financial, LLC ("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. Doc. #35.

No party in interest timely filed written opposition. 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 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.

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 borrowed money from Creditor using the Vehicle as collateral on or about May 18, 2023, which is more than 910 days preceding the December 22, 2025, petition date. Docs. #24-25. Oddly, the motion erroneously declares that the purchase date was only 820 days before the petition dated (see Doc. #22), but this is incorrect. And even if the debt fell within the 910-day window, it was not a purchase money security interest loan. Docs. #24-25. Thus, the elements of § 1325(a) (*) are not met and § 506 is applicable.

Debtor declares Vehicle has a replacement value of \$1,500.00. Doc. #34. Doc. #28. 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).

No party in interest timely filed written opposition. Accordingly, this motion will be GRANTED. Creditor's secured claim will be fixed at \$1,500.00. 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.

41. [26-10458](#)-B-13 **IN RE: FRED A SLEDGEGLOVER**
[LGT-1](#)

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
3-12-2026 [\[13\]](#)

LILIAN TSANG/MV
BRIAN HADDIX/ATTY. FOR DBT.

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

DISPOSITION: Overruled.

ORDER: The court will prepare the order.

This matter was previously heard on April 8, 2026. Doc. #16.

Chapter 13 trustee Lilian G. Tsang ("Trustee") objects to confirmation of the Chapter 13 Plan filed by Freda Sledge Glover ("Debtor") on February 2, 2026, on the following basis:

1. The plan proposes to pay Springlight Financial as a Class 2B claim, but Debtors have not yet filed a motion for valuation. Doc. #13.

The court continued this Objection to May 13, 2026, and directed Debtor to file a Response. Doc. #16.

On this date, the court granted Debtor's *Motion for Valuation*. See *Item # 40 above*. Accordingly, Trustee's Objection #1 is resolved, and this Objection is OVERRULED.

42. [26-10658](#)-B-13 **IN RE: DAVID SANDOVAL**
[LGT-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
4-9-2026 [[14](#)]

LILIAN TSANG/MV
SUSAN SILVEIRA/ATTY. FOR DBT.

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

DISPOSITION: Continued to June 10, 2026, at 9:30 a.m.

ORDER: The court will issue an order.

Lilian G. Tsang, Chapter 13 Trustee ("Trustee"), objects to confirmation of the *Chapter 13 Plan* filed by David Sandoval ("Debtor") on February 18, 2026, on the following basis:

1. Debtor must amend Schedule I to reflect an apparent change in his domestic support obligation.
2. Debtor must provide his 2025 state and federal tax returns.

Doc. #18.

On May 12, 2026, Debtor filed a Response advising of his intention to file a modified plan to resolve Trustee's Objections, though no such plan has been filed as of this writing. Doc. #17.

This objection will be CONTINUED to June 10, 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.

43. [26-11558](#)-B-13 **IN RE: KHAMBAY CHANTAVONG**

ORDER TO SHOW CAUSE - FAILURE TO PAY FEES
4-21-2026 [\[11\]](#)

DISMISSED 4/27/26

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

DISPOSITION: Dropped and taken off calendar as moot.

NO ORDER REQUIRED.

An order dismissing the case was entered on April 27, 2026. Doc. #15. Accordingly, this Order to Show Cause will be taken off calendar as moot. No appearance is necessary.

44. [25-25959](#)-B-13 **IN RE: RELEASE CHEEK
[CYB-2](#)**

MOTION TO CONFIRM PLAN
3-31-2026 [\[46\]](#)

RELEASE CHEEK/MV
CANDACE BROOKS/ATTY. FOR DBT.
RESPONSIVE PLEADING

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

DISPOSITION: Continued to June 10, 2026, at 9:30 a.m.

ORDER: The court will issue an order.

Elease Cheek ("Debtor") moves for an order confirming the *Second Modified Chapter 13 Plan* dated March 31, 2026. Docs. #46, #50. No plan has been confirmed so far. Chapter 13 trustee David Cusick ("Trustee") timely objected to confirmation of the plan for the following reason(s):

1. Based on the claim filed by the Franchise Tax Board, it appears Debtor has not filed tax returns for 2023 and 2024.
2. From the documents provided to Trustee by Debtor, it appears that Debtor's current monthly income will cease after July 4, 2026.
3. The Plan proposes the step-up payments, from \$4,840.00 to \$10,060.00, from "anticipated" income based on the Debtor restarting a Janitorial/Construction business, but Trustee does not believe the Debtor has offered sufficient evidence that the business has restarted and that it is income producing, since the Debtor has failed to provide any evidence to support that, such as Profit and Loss Statements

Doc. #56.

This motion to confirm plan will be CONTINUED to **June 10, 2026, at 9:30 a.m.** Unless this case is voluntarily converted to chapter 7, dismissed, or all objections to confirmation are withdrawn, the Debtor shall file and serve a written response to the objections no later than fourteen (14) days before the continued hearing date. The response shall specifically address each issue raised in the objection(s) to confirmation, state whether each issue is disputed or undisputed, and include admissible evidence to support the Debtor's position. Any replies shall be filed and served no later than seven (7) days prior to the hearing date.

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 seven (7) days before the continued hearing date. If the Debtor does not timely file a modified plan or a written response, the objection will be sustained on the grounds stated, and the motion will be denied without further hearing.

45. [25-26160](#)-B-13 **IN RE: BILLY SPURGIN**
[PGM-2](#)

MOTION TO CONFIRM PLAN
3-31-2026 [\[78\]](#)

BILLY SPURGIN/MV
PETER MACALUSO/ATTY. FOR DBT.
RESPONSIVE PLEADING

TENTATIVE RULING: The hearing on this matter will proceed as scheduled.

DISPOSITION: To be determined.

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

Billy Spurgin ("Debtor") moves for an order confirming the *First Modified Chapter 13 Plan* dated March 31, 2026. Docs. #78, #82. No plan has been confirmed so far. Chapter 13 trustee David Cusick ("Trustee") timely objected to confirmation of the plan for the following reason(s):

1. Debtor is delinquent by \$1,705.00 as of April 30, 2026, with additional payments accruing.
2. There is discrepancy between Debtor's property address as listed in the petition and Schedules and the address as it is listed on the Note and Deed of Trust which was submitted along with the

proof of claim of Selene Finance on behalf of U.S. Bank. Trustee requests clarification.

Doc. #86.

On May 5, 2026, Debtor responded to the Objection as follows:

1. "The delinquency is intended to be cured."
2. "The city changed the name by adding a street, i.e. 'Spurgin Aley,' but it is one and the same.

Doc. #89. Debtor's assertion regarding the street name is not supported by a declaration or any other evidence.

If the Trustee does not withdraw this Objection, this matter will be heard as scheduled to determine whether the Trustee's Objections are resolved.

46. [25-11861](#)-B-13 **IN RE: BRIAN/ANGELA CURTIS**
[FW-4](#)

MOTION FOR COMPENSATION BY THE LAW OFFICE OF FEAR WADDELL,
P.C. FOR GABRIEL J. WADDELL, DEBTORS ATTORNEY(S)
4-8-2026 [[48](#)]

GABRIEL WADDELL/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.

Fear Waddell, P.C. ("Applicant"), attorney for Brian and Angela Curtis ("Debtors"), seeks interim compensation as follows under 11 U.S.C. § 331, subject to final review pursuant to § 330:

Fees	\$11,866.50
Expenses	\$91.05
TOTAL COMPENSATION	\$11,957.55

Doc. #48 This Application covers fees and expenses incurred from April 28, 2026 through March 31, 2026 ("the Application Period"). *Id.*

Debtors executed a statement of consent on April 7, 2026 indicating that Debtors have reviewed this fee application and approve the same. Doc. #50 (Exhibit E).

This motion was set for hearing on 28 days' notice as required by Local Rule of Practice ("LBR") 9014-1(f)(1). Thus, pursuant to LBR 9014-1(f)(1)(B), the failure of any party in interest (including but not limited to creditors, the debtor, the U.S. Trustee, or any other properly-served party in interest) to file written opposition at least 14 days prior to the hearing may be deemed a waiver of any such opposition to the granting of the motion. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). When there is no opposition to a motion, the defaults of all parties in interest who failed to timely respond will be entered, and, in the absence of any opposition, the movant's 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). Because the court will not materially alter the relief requested by the moving party, an actual hearing is unnecessary when an unopposed movant has made a prima facie case for the requested relief. *See Boone v. Burk (In re Eliapo)*, 468 F.3d 592 (9th Cir. 2006).

No party in interest timely filed written opposition, and the defaults of all nonresponding parties will be entered. This motion will be GRANTED.

Debtor filed this Chapter 13 case on June 2, 2025. Doc. #1 The Chapter 13 Plan was confirmed on July 25, 2025. Doc. #32.

Section 3.05 of Debtor's confirmed chapter 13 plan provides Debtor's attorney was paid \$4,687.00 prior to filing the case and, subject to court approval, additional fees of \$15,000.00 shall be paid through the plan by filing and serving a motion in accordance with 11 U.S.C. §§ 329 & 330 and Fed. R. Bankr. P. 2002, 2016-17. Doc. #3.

This is Applicant's first fee application.

During the current Application Period, Applicant provided 53.80 billable hours of legal services, totaling \$16,553.50 in fees. Doc. #50 (Exhibit B). Information about the specific individual(s) who billed for services in this Application is omitted for brevity but may be found the moving papers. *Id.*

Applicant also incurred \$436.07 in expenses, of which \$313.00 was for court fees and \$32.02 is for "Other." *Id.* The total compensation sought is \$16,989.56. *Id.* It appears that Applicant received a prepetition retainer of \$5,000.00 plus an additional \$32.02 to cover the Chapter 13 filing fee and the \$32.02 in "Other" expenses. After application of the \$5,032.00 paid prepetition, the amount sought to be paid through the plan by this Application is \$11,975.55. *Id.*

11 U.S.C. § 330(a)(1)(A) and (B) permit approval of "reasonable compensation for actual, necessary services rendered by . . . [a] professional person, or attorney" and "reimbursement for actual, necessary expenses." In determining the amount of reasonable compensation to be awarded to a professional person, the court shall

consider the nature, extent, and value of such services, considering all relevant factors, including those enumerated in subsections (a) (3) (A) through (E). § 330(a) (3).

Applicant's services here included, without limitation: prepetition consultation and fact gathering'; preparation of the voluntary petition, Schedules and Form 22C; independent verification of information; amendments to petitions and/or Schedules; preparation and attendance at the 341 meeting of creditors; claim administration and claim objections; the original plan, hearings, and objections; motion practice; fee applications; and case administration. Doc. #50 (Exhibit B). The court finds the services and expenses reasonable, actual, and necessary.

No party in interest timely filed written opposition. Accordingly, this application will be GRANTED. Applicant will be awarded \$16,553.50 in fees as reasonable compensation for services rendered and \$436.07 in reimbursement for actual, necessary expenses for a total award of \$16,989.57 on an interim basis under 11 U.S.C. § 331, subject to final review pursuant to § 330. After application of the prepetition retainer, the Chapter 13 Trustee is authorized to pay Applicant \$11,957.55 for services rendered and costs during this Application Period.

47. [26-10562](#)-B-13 **IN RE: BALTAZAR MENDOZA**
[LGT-1](#)

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY TRUSTEE
LILIAN G. TSANG
3-31-2026 [\[45\]](#)

STEPHEN LABIAK/ATTY. FOR DBT.

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

DISPOSITION: Overruled as moot.

No order is required.

On this date, the court granted the Trustee's motion to dismiss the above-styled case. See *Item #48, below*. Accordingly, this Objection to Confirmation of Chapter 13 Plan will be OVERRULED as moot.

48. [26-10562](#)-B-13 **IN RE: BALTAZAR MENDOZA**
[LGT-2](#)

MOTION TO DISMISS CASE
4-10-2026 [\[54\]](#)

LILIAN TSANG/MV
STEPHEN LABIAK/ATTY. FOR DBT.

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

DISPOSITION: Granted.

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 under 11 U.S.C. § 1307(c)(4) debtor's failure to commence making plan payments and 11 U.S.C. 109(e) debtor's lack of eligibility. Doc. #54. Baltazar Barocio Mendoza ("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.

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.

As an informative matter, Rule 7004(g) allows service of the U.S. Trustee under Rule 5. In the Trustee's Certificate of Service (Doc. #57) under Section 6, **How Service is Accomplished**, only Box 6A1 was marked indicating to the court that service was accomplished by First Class Mail. The U.S. Trustee is not listed on Attachment 6A-1. The first line of Section 6 reads as follows: "Rule 5 and Rules 7005, 9036 Service (**Check at least one, if applicable**)." Box 6B is not marked to indicate to the court that service was accomplished in this manner. *Id.* However, the docket for this case does indicate that the U.S.

Trustee was served electronically by the court, so any error in service to the U.S. Trustee is harmless in this case.

Here, the chapter 13 trustee asks the court to dismiss this case for the following reasons:

- The unsecured debt limit for an eligible debtor in Chapter 13 is \$526,700. Since the case was filed, there have been a total of \$5,356,635.97 in unsecured claims filed, including \$3,933,867.14 in priority tax claims. The secured debt limit for an eligible debtor in Chapter 13 is \$1,580,125. Since the case was filed, there have been a total of \$1,968,641.26 in secured claims filed. To date, Debtor has not objected to any claims. 11 U.S.C. 109(e).
- Debtor has not made any payments to the Trustee. The proposed plan payments are \$8,920.00, and Debtor missed the March 2026 payment, resulting in a delinquency of \$8,920.00. 11 U.S.C. § 1307(c) (4).

Doc. #56

Debtor is ineligible to be in Chapter 13 because the unsecured claims filed exceed the \$526,700.00 unsecured debt limit and the secured claims filed exceed the \$1,580,125.00 secured debt limit pursuant to 11 U.S.C. 109(e). Accordingly, the motion will be GRANTED, and the case dismissed.

49. [26-10562](#)-B-13 **IN RE: BALTAZAR MENDOZA**
[RAS-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY U.S. BANK TRUST
NATIONAL ASSOCIATION
4-6-2026 [[49](#)]

U.S. BANK TRUST NATIONAL ASSOCIATION/MV
STEPHEN LABIAK/ATTY. FOR DBT.
SHANA STARK/ATTY. FOR MV.

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

DISPOSITION: Overruled as moot.

No order is required.

On this date, the court granted the Trustee's motion to dismiss the above-styled case. See *Item #8 above*. Accordingly, this Objection to Confirmation of Chapter 13 Plan will be OVERRULED as moot.

50. [26-10562](#)-B-13 **IN RE: BALTAZAR MENDOZA**
[TJS-2](#)

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY ENTERPRISE
BANK AND TRUST
3-27-2026 [\[41\]](#)

ENTERPRISE BANK AND TRUST/MV
STEPHEN LABIAK/ATTY. FOR DBT.
TIMOTHY SILVERMAN/ATTY. FOR MV.

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

DISPOSITION: Overruled as moot.

No order is required.

On this date, the court granted the Trustee's motion to dismiss the above-styled case. *See Item #8 above.* Accordingly, this Objection to Confirmation of Chapter 13 Plan will be OVERRULED as moot.

51. [25-25664](#)-B-13 **IN RE: MICHAEL/MICHELLE MAHER**
[MOH-2](#)

MOTION TO CONFIRM PLAN
3-5-2026 [\[48\]](#)

MICHELLE MAHER/MV
MICHAEL HAYS/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.

This case was originally before Judge Frederick Clement and later reassigned to the undersigned judge.

Michael and Michelle Maher ("Debtors") move for an order confirming their *First Modified Chapter 13 Plan*, dated December 10, 2026 ("the December 10 Plan"). Docs. #27, #48. No plan has been confirmed so far.

The docket reflects that Debtors filed this case on October 15, 2025, and their initial plan ("the Original Plan") on October 22, 2026. Docs. #1, #9. On December 9, 2025, Chapter 13 Trustee David Cusick ("Trustee") objected to confirmation of the Original Plan. Doc. #23 (DCN DPC-1). On December 10, Debtor filed the December 10 Plan which

carried the Docket Control Number ("DCN") MOH-1 (the "MOH-1 Motion") and a motion to confirm same, with the confirmation hearing set for February 24, 2026. Docs. ##27-29.

On February 27, 2026, Judge Clement entered an order denying the MOH-1 Motion without prejudice for procedural deficiencies. Doc.

On March 2, 2026, this case was reassigned to the undersigned judge. On March 11, the court overruled the DPC-1 Objection on mootness grounds because the MOH-1 Motion had already been denied.

On March 5, 2026, Debtor filed a *Motion to Confirm Chapter Plan* carrying the DCN MOH-2 ("the MOH-2 Motion"). Doc. #48. The MOH-2 Motion was set for hearing on March 13, 2026. Doc. #49. It was not immediately clear to the court whether the MOH-2 Motion sought confirmation of the December 10 plan, for which Judge Clement denied confirmation, or confirmation of a Second Modified Plan which, presumably through oversight, was not filed.

On December 30, 2025, Trustee Objected to confirmation of the MOH-1 Plan dated December 9, 2025. Doc. #52. On March 11, 2026, the court overruled that objection on the grounds that Debtor had since filed the MOH-2 Motion, though no Second Modified Plan had been filed yet.

On April 29, 2026, Trustee David Cusick filed an Objection to Confirmation in conjunction with the MOH-2 Motion, though Trustee noted the confusion about which plan was under discussion. Doc. #56. Proceeding under the assumption that the relevant plan was the December 10 Plan, Trustee offered specific grounds for objection, including:

1. The plan payments are delinquent by \$4,582.00 as of April 29, 2026, with additional payments accruing.
2. The plan is dependent on the sale or refinance of the underlying debt attached to the real property known as 1203 Drakes Bar Ct., Plumas Lake, CA 95961 ("the Property") "on or before May 2027." No motion to approve the sale or refinance of the Property has been filed as of April 29, 2026, and the plan provides little guidance on this subject.
3. Debtors must file Amended Schedules I & J to show they can afford plan payments. The most recent Schedule I was filed on November 12, 2025, and lists an income for Michelle Maher in the amount of \$3,612.00. (Doc. #19, Schedule I). This amount is projected income that Michelle "hopes" to be able to earn after returning to work following recovery from knee surgery. There is no indication of when that will be or how reliable that estimation of future earnings will be.
4. There is a discrepancy between the Disclosure of Attorney Compensation Form and the proposed attorney compensation as outlined in the plan.
5. Service does not comply with LBR 9014-1(e)(2) which requires that pleadings or documents be served not more than three days after

filing. The certificate of service attached to this motion was filed on March 5, 2026. But if the plan under consideration is the First Modified Plan dated December 9, 2025, the plan and the most recent Amended Schedule J were filed many months prior to that.

Doc. #56.

On May 6, 2026, Trustee filed a Status Report advising that Debtors were now current in plan payments and that the attorneys' fees would be reduced to \$8,000.00 due to the plan's shorter duration, but that the other Objections were not resolved. Doc. #58. Trustee states that he is not averse to confirmation of a plan contingent on a sale or refinance in the short term, but he balks at one where the sale or refinance must be consummated by a date more than a year away (May 2027). *Id.* Trustee reiterates his concerns about the staleness of the Debtors' Schedules I & J and whether the plan is feasible. *Id.*

On May 8, 2026, Debtors filed a *Response to Trustee's Opposition* which, inter alia, confirms that the relevant plan under consideration is the December 9, 2025, plan. Doc. #60. Debtors have also submitted a Declaration by Clancy Callahan, the office manager for Debtor's counsel, who states that Debtor's counsel is in receipt of pay advices from Michael Maher showing a monthly income of \$9,939.08, and proof of state disability payments for Michelle Maher showing that she has been receiving \$2,053.82 every two weeks. Doc. #61. Copies of those documents are included as exhibits to the Response. Doc. #62. Debtors assert that these Exhibits demonstrate that the plan is feasible, as Michelle Maher's disability payments are actually higher than the prospective future income she anticipated after her eventual return to work as stated in Schedule J. Doc. #60.

With definitive clarification of which plan is under consideration, the court notes that the December 10 Plan has the following terms:

1. Plan payments will be \$3,835.00 for November 2025, increasing to \$4,600.00 per month beginning in December 2025 through May 2027.
2. Boe and Holly Robinson, who hold a security interest in Debtors' residence, will receive \$3,250.00 in November 2025, increasing to \$4,000.00 per month beginning in December 2025 through May 2026.
3. Monthly plan payments will continue for a total of 19 months. On or before May 2027, Debtors will sell or refinance the home which secures the Robinson debt and pay off the remaining through escrow.
4. Outstanding attorney's fees in the amount of \$5,000.00 will be paid through the plan at \$263.00 per month, a reduction from \$12,000.00 to be paid under the original plan.
5. Secured creditors to be classified and treated as follows:
 - a. Boe & Holly Robinson (Class 2A, to be treated as stated above).
 - b. Bridgecrest Credit Company (Class 4, 2022 Ford Explorer). \$802.00 per month to be paid directly by Debtors.

6. General unsecured creditors will be paid a dividend of 0% on claims estimated at approximately \$94,883.00.

Doc. #27.

If the (currently speculative) sale/refinance happens in May 2027, and the Robinson debt is paid off as planned, Debtors will have no remaining secured creditors to be paid through a 0% plan after month 19. It is unclear whether Debtors will continue in Chapter 13 and make payments to general unsecureds or whether they envision some other endgame for this case. The plan does not expressly say how many months it will last, with Section 2.03 directing the reader to the Section 7 Nonstandard Provisions. Doc. #27. The Nonstandard Provisions, however, are silent on the Plan's duration except to suggest that plan payments will only continue for a total of 19 months. Debtors are below-median-income, and so the commitment period is 3 years. Doc. #19 (Form 122C-1).

A hearing in this matter will proceed as scheduled to determine on the record whether Trustee's Objections have been fully resolved. If so, the court is inclined to GRANT this motion. If not, the court may DENY the motion or CONTINUE this matter to afford Debtors additional time in which to resolve the remaining objections or, alternatively, file a new plan.

52. [25-26765](#)-B-13 **IN RE: JONATHAN JACOBS**
[DPC-1](#)

MOTION TO DISMISS CASE
4-7-2026 [[75](#)]

DAVID CUSICK/MV
RICHARD HALL/ATTY. FOR DBT.
RESPONSIVE PLEADING

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

DISPOSITION: Denied as moot.

No order is required.

On May 11, 2026, Jonathan Jacobs ("Debtor") filed a Notice of Conversion to Chapter 7. Doc. #86. Accordingly, this Motion to Dismiss filed by the Chapter 13 Trustee will be DENIED as moot.

Id. Debtor avers that he has the funds ready to bring his account current. *Id.*

David P. Cusick, the Chapter 13 Trustee ("Trustee"), has filed a response advising that he does not oppose the motion if the current delinquency is promptly brought current. Doc. #84.

This motion was set for hearing on 28 days' notice as required by Local Rule of Practice ("LBR") 9014-1(f)(1). Thus, pursuant to LBR 9014-1(f)(1)(B), the failure of any party in interest (including but not limited to creditors, the debtor, the U.S. Trustee, or any other properly-served party in interest) to file written opposition at least 14 days prior to the hearing may be deemed a waiver of any such opposition to the granting of the motion. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). When there is no opposition to a motion, the defaults of all parties in interest who failed to timely respond will be entered, and, in the absence of any opposition, the movant's 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). Because the court will not materially alter the relief requested by the moving party, an actual hearing is unnecessary when an unopposed movant has made a prima facie case for the requested relief. *See Boone v. Burk (In re Eliapo)*, 468 F.3d 592 (9th Cir. 2006).

Other than the Trustee's non-opposition, no party in interest timely filed written opposition, and the defaults of all nonresponding parties will be entered. This motion will be GRANTED.

55. [26-10466](#)-B-13 **IN RE: BRYAN JOHNSON**
[DGR-1](#)

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY CHRISTINA LEE
JOHNSON
3-30-2026 [[17](#)]

CHRISTINA JOHNSON/MV
PETER MACALUSO/ATTY. FOR DBT.
DEAN RALLIS/ATTY. FOR MV.

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

DISPOSITION: Sustained.

ORDER: The court will issue an order.

This objection was originally heard on April 15, 2026. Doc. #17.

Christina Lee Johnson ("Creditor") objects to confirmation of the *Chapter 13 Plan* filed by Bryan Neal Johnson ("Debtor") on February 3, 2026, on the following basis:

1. The plan is not proposed in good faith.
 - a. The plan provides for a 0% treatment of a recently entered state-court judgment for intentional civil theft with criminal intent.
 - b. Debtor has 3 vehicles, 2 owned free and clear, but the plan proposes to keep the third vehicle, a Genesis, which is worth less than is owed to the secured creditor.
 - c. Debtor purchased a house for an estimated \$420,000.00 less than a month before filing bankruptcy. He now claims a homestead exemption on that property.
2. The plan fails the liquidation test, as Debtor proposes to pay unsecured creditors 0% but has significant non-exempt assets.
3. The plan is not feasible in light of the IRS's claim against Debtor which is substantially higher than projected by Debtor in his filings

Doc. #17.

The court continued this objection to May 13, 2026. Docs. #26, #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.

56. [26-10466](#)-B-13 **IN RE: BRYAN JOHNSON**
[LGT-1](#)

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
3-26-2026 [[14](#)]

LILIAN TSANG/MV
PETER MACALUSO/ATTY. FOR DBT.

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

DISPOSITION: Sustained.

ORDER: The court will issue an order.

This objection was originally heard on April 15, 2026. Doc. #17.

Chapter 13 trustee Lilian G. Tsang ("Trustee") objects to confirmation of the *Chapter 13 Plan* filed by Bryan Neal Johnson ("Debtor") on February 3, 2026, on the following basis:

1. Debtor has not filed tax returns for 2020, 2022, and 2025.
2. Debtor's disposable income may be higher than calculated on Form 122C-2, and Trustee cannot determine whether all of Debtor's disposable income is committed for repayment of creditors.
3. The 341 Meeting of Creditors has not been concluded because Debtor failed to provide proof of his Social Security number prior to the meeting. The continued meeting is set for May 7, 2026.
4. Schedule J lists an expense in the amount of \$800.00 for a vehicle installment payment. Trustee requests copies of the installment agreement and proof that payments are being made.
5. Trustee needs verification of Debtor's qualification for the claimed Homestead Exemption.

Doc. #14.

The court continued this objection to May 13, 2026. Docs. #27, #29. 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.

On May 8, 2026, the Trustee filed a *Supplemental Objection* advising that Debtor provided proof of social security number at the May 7, 2026, Meeting of Creditors, thereby resolving Objection #3, but that none of the other objections have been resolved. In addition, the Supplemental raises six (6) additional grounds for objection. As the court is sustaining this Objection, the court will not address those supplemental objections in depth, but Debtor is advised to review Trustee's Supplemental Objection carefully and make certain that any modified plan takes them into consideration.

57. [24-23569](#)-B-13 **IN RE: ERIK PRATT**
[SLH-1](#)

OBJECTION TO CLAIM OF WFGRAD, CLAIM NUMBER 6
3-11-2026 [\[23\]](#)

ERIK PRATT/MV
SETH HANSON/ATTY. FOR DBT.

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

DISPOSITION: Overruled without prejudice.

ORDER: The court will prepare the order.

Erik Pratt ("Debtor") objects to Claim #6 filed on September 5, 2024, by creditor WFGrad ("Creditor"), in the amount of \$8,651.30, on the grounds that the Claim is duplicative of Creditor's Claim #3 filed on August 27, 2024. Doc. #23; See POCs #3 and #6.

This objection will be OVERRULED WITHOUT PREJUDICE for failure to comply with the Local Rules of Practice ("LBR").

Creditor is a corporation. Service on corporations is governed by Rule 7004(b)(3) and can be accomplished by mailing a copy of the pleadings 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, and if required by statute, by also mailing a copy to the defendant.

Here, the Certificate of Service filed on March 11, 2026, states that Creditor was served at the following address

WFGrad
P.O. Box. 82522
Lincoln, NE 68508

with no language bringing the pleadings 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 as required by Rule 7004(b)(3). Accordingly, service of process was inadequate.

For the above reason(s), this objection will be OVERRULED WITHOUT PREJUDICE.

58. [24-23569](#)-B-13 **IN RE: ERIK PRATT**
[SLH-2](#)

OBJECTION TO CLAIM OF WFGRAD, CLAIM NUMBER 7
3-11-2026 [\[28\]](#)

ERIK PRATT/MV
SETH HANSON/ATTY. FOR DBT.

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

DISPOSITION: Overruled without prejudice.

ORDER: The court will prepare the order.

Erik Pratt ("Debtor") objects to Claim #7 filed on September 16, 2024, by creditor WFGrad ("Creditor"), in the amount of \$8,651.30, on the grounds that the Claim is duplicative of Creditor's Claim #3 filed on August 27, 2024. Doc. #23; See POCs #3 and #7.

This motion will be OVEERULED WITHOUT PREJUDICE for failure to comply with the Local Rules of Practice ("LBR").

Creditor is a corporation. Service on corporations is governed by Rule 7004(b)(3) and can be accomplished by mailing a copy of the pleadings 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, and if required by statute, by also mailing a copy to the defendant.

Here, the Certificate of Service filed on March 11, 2026, states that Creditor was served at the following address

WFGrad
P.O. Box. 82522
Lincoln, NE 68508

with no language bringing the pleadings 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 as required by Rule 7004(b)(3). Accordingly, service of process was inadequate.

For the above reason(s), this motion will be OVERRULED WITHOUT PREJUDICE.

59. [25-25570](#)-B-13 **IN RE: SETH NORMAN**
[DPC-3](#)

MOTION TO DISMISS CASE
4-13-2026 [\[47\]](#)

DAVID CUSICK/MV
PETER MACALUSO/ATTY. FOR DBT.
RESPONSIVE PLEADING

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

DISPOSITION: Continued to May 27, 2026, at 9:30 a.m.

ORDER: The court will issue an order.

The trustee's motion to dismiss will be continued to May 27, 2026, at 9:30 a.m., to be heard in connection with the debtor's motion to confirm/modify plan. See, Docs. ##51-54, #46; PGM-1.

60. [22-23071](#)-B-13 **IN RE: DOUGLAS/PHATHUMPORN OVERSTREET**
[DPC-8](#)

CONTINUED MOTION TO DISMISS CASE
3-11-2026 [\[95\]](#)

DAVID CUSICK/MV
CANDACE BROOKS/ATTY. FOR DBT.

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

DISPOSITION: Denied.

ORDER: The court will issue an order.

The chapter 13 trustee asks the court to dismiss this case under 11 U.S.C. § 1307(c)(6) for failure to complete the terms of the confirmed plan. Doc. #95. This matter was continued from April 22, 2026, to allow debtors to become current in their plan payments.

The trustee's status report filed May 6, 2026, avers that the debtors are now current and that his motion to dismiss can be denied.

Accordingly, the chapter 13 trustee's motion to dismiss is DENIED.

61. [26-10971](#)-B-13 **IN RE: ANITA IRVEN**
[LGT-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY TRUSTEE LILIAN G. TSANG
4-28-2026 [\[17\]](#)

MARK ZIMMERMAN/ATTY. FOR DBT.

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

DISPOSITION: Continued to June 10, 2026, at 9:30 am.

ORDER: The court will issue an order.

Lilian G. Tsang, Chapter 13 Trustee ("Trustee"), objects to confirmation of the *Chapter 13 Plan* filed by Anita Irven ("Debtor") on March 6, 2026, on the following basis:

1. The monthly plan payments must increase to at least \$2,073.29 to complete plan payments within 60 months. According to Debtor's Schedules I & J, this is not feasible.
2. Debtor is delinquent by \$1,768.00 as of April 28, 2026, with additional payments accruing.

Doc. #17.

On May 8, 2026, Debtor filed an Amended Schedules I & J which listed a monthly net income of \$2,073.29. Doc. #20. This resolves Objection #1. Objection #2 remains unresolved.

This objection will be CONTINUED to June 10, 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.

2. The 341 meeting of creditors has not been concluded due to Debtor's failure to provide required documentation in advance of the hearing. The continued meeting is set for April 9, 2026.
 - a. Debtor has also failed to provide required documents including but not limited to Debtor's 2024 tax returns and Proof or declaration regarding third-party contributions.
3. The Disclosure of Compensation of Attorney contains errors and must be amended.

Doc. #27.

The court continued this objection to May 13, 2026. Docs. ##34-35. 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.

64. [26-11073](#)-B-13 **IN RE: DAVID/RACQUEL KENT**
[LGT-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY TRUSTEE LILIAN G. TSANG
4-24-2026 [\[14\]](#)

STEVEN ALPERT/ATTY. FOR DBT.

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

DISPOSITION: Withdrawn.

No order is required.

On May 7, 2026, the Trustee withdrew this Objection to Confirmation. Doc. #17. Accordingly, this Objection is WITHDRAWN.

65. [26-10975](#)-B-13 **IN RE: JOEL/MARIA ERAZO**
[LGT-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
4-24-2026 [[14](#)]

LILIAN TSANG/MV
SUSAN SILVEIRA/ATTY. FOR DBT.

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

DISPOSITION: Withdrawn.

No order is required.

On May 7, 2026, the Trustee withdrew this Objection to Confirmation.
Doc. #17. Accordingly, this Objection to Confirmation is WITHDRAWN.

66. [26-11275](#)-B-13 **IN RE: BRITTA/ADRIAN CHAVEZ**

ORDER TO SHOW CAUSE FOR FAILURE TO UPDATE CONTACT
INFORMATION IN PACER
4-9-2026 [[15](#)]

ARETE KOSTOPOULOS/ATTY. FOR DBT.

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

DISPOSITION: The OSC will be vacated.

ORDER: The court will issue an order.

The record shows that the matter has been corrected by counsel.
Accordingly, this order to show cause will be VACATED. No appearance
is necessary.

67. [26-10477](#)-B-13 **IN RE: RONNIE/TOWANA JOHNSON**
[BRL-1](#)

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY VALERIE THOMPSON AND HELEN THOMPSON, TRUSTEES OF THE TRILOGY LIVING TRUST DATED FEBRUARY 14, 2020, AND ANY AMENDMENTS THERETO
3-30-2026 [[36](#)]

VALERIE THOMPSON AND HELEN THOMPSON, TRUSTEES
DAVID JOHNSTON/ATTY. FOR DBT.
BENJAMIN LEVINSON/ATTY. FOR MV.

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

DISPOSITION: Sustained.

ORDER: The court will issue an order.

This objection was originally heard on April 15, 2026. Doc. #17.

Valerie Thompson And Helen Thompson, Trustees Of The Trilogy Living Trust Dated February 14, 2020, And Any Amendments Thereto ("Trilogy") objects to confirmation of the *Chapter 13 Plan* filed by Ronnie and Towana Johnson ("Debtors") on February 14, 2026, on the following basis:

1. The plan is not feasible because Debtor Ronnie Johnson admitted at the meeting of creditors that he was not receiving the \$1,000.00 in income listed on his Schedule I and that he and his wife and co-debtor only draw income from monthly Social Security payments The Debtors therefore do not have income sufficient to fund the plan.
2. The plan relies on a speculative refinance of certain property within seven (7) months of the case filing, during which time Debtors will make just periodic payments, no payments for arrearages, and no payments for delinquent property taxes. There is no evidence that Debtors have even begun seeking a refinance of the affected property.

Doc. #36.

The court continued this objection to May 13, 2026. Docs. #41, #43. 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.

68. [26-10477](#)-B-13 **IN RE: RONNIE/TOWANA JOHNSON**
[LGT-1](#)

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
3-26-2026 [\[33\]](#)

LILIAN TSANG/MV
DAVID JOHNSTON/ATTY. FOR DBT.

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

DISPOSITION: Sustained.

ORDER: The court will issue an order.

This objection was originally heard on April 15, 2026. Doc. #17.

Chapter 13 trustee Lilian G. Tsang ("Trustee") objects to confirmation of the *Chapter 13 Plan* filed by Ronnie and Towana Johnson ("Debtors") on February 20, 2026, on the following basis:

3. The plan provides for Trilogy Living Trust as a Class 2 creditor in the amount of \$114,369.00 to be paid at 8% interest with a monthly dividend of \$763.00 in months 1 through 6 and a lump sum payment in month 7 to pay the secured claim in full. However, Trilogy Living Trust has filed a secured claim in the amount of \$131,767.29. (Claim 10-1.) The higher amount of the secured claim causes the plan to not be feasible.
4. Debtors' Plan provides for payments of \$1,570.00 per month for 6 months, \$130,000.00 in month 7, and \$718.00 per month for 29 months. (Dkt. 16.) Trustee was informed that the lump sum payment is expected from a proposed refinance that is highly speculative. Until the refinance of this property is imminent, Trustee is unable to determine whether Debtors' plan is feasible. In addition, Trustee requests proof that Debtors have in fact begun the refinance process.

Doc. #33.

The court continued this objection to May 13, 2026. Docs. #41, #43. 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.

69. [26-10179](#)-B-13 **IN RE: DAVID GRAHAM**
[LGT-1](#)

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
2-26-2026 [\[12\]](#)

LILIAN TSANG/MV
STEVEN ALPERT/ATTY. FOR DBT.
RESPONSIVE PLEADING

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

DISPOSITION: Continued to July 15, 2026, at 9:30 a.m.

ORDER: The court will issue an order.

This matter was previously heard on March 18, 2026, and again on April 15, 2026. Docs. #16, #23.

Chapter 13 trustee Lilian G. Tsang ("Trustee") objects to confirmation of the *Chapter 13 Plan* filed by David Graham ("Debtor") on January 19, 2026, on the following basis:

1. Trustee requests an Amended Form 122C-2 which removes deductions for secured debts which the Plan states are to be paid by Debtor's separate spouse.
2. Schedule I must be amended as it lists a \$150.02 deduction for voluntary contributions to retirement plans, but Trustee has been informed that Debtor is not contributing to a retirement plan.

Doc. #33.

On March 12, 2026, Debtor filed a Response requesting more time to file amended documents that would resolve Trustee's objections. Doc. #15. On March 18, the court continued the matter to afford Debtor opportunity to resolve the Trustee's Objections with supplemental filings. Doc. #16.

On April 1, 2026, Debtor supplemented his Response, stating that Debtor's counsel anticipated filing an Amended Schedule I and an Amended Form 122-C later that week. Doc. #19.

On April 7, 2026, the Trustee filed a Supplemental Objection noting that the referenced amendments had not been filed. Doc. #20. The Trustee also added additional grounds for objection:

3. According to the letter which the Trustee received from the Internal Revenue Service, Debtor did not file income tax returns for 2024 or 2025, nor WT-FICA and Excise tax returns for 2023 through 2025.

4. The IRS has filed a proof of claim asserting a \$34,880.94 in priority debt owed by the Debtor. The proposed plan is not feasible to provide the full amount of priority claims filed.

Id.

Because Trustee has supplemented her Objection with additional grounds not raised in the previous filing, the court continued this matter once more to afford Debtor a chance to fully respond.

On April 20, 2026, Debtor filed an Amended Schedule I and an Amended Form 122C-1 and 122C-2. Doc. #28.

On April 29, Debtor filed a second Supplemental Response advising that the requested documents had been filed. Doc. #33. Debtor also advises that he has obtained a new job in Los Angeles and will file another Amended Schedule I & J after he has received his first paycheck in the new job. *Id.* Debtor also says that he has filed an extension to file federal income tax returns and anticipates filing within 30 days. *Id.* Debtor's accountant is investigating to see if any additional tax returns need to be filed. *Id.* Finally, Debtor requests that the confirmation hearing be continued for 60 days to allow Debtor time to receive his first paystub and update his Schedules I & J, and to allow time to resolve the tax issues.

The court finds that this request for continuance is well-taken and will be GRANTED. Accordingly, this matter is hereby CONTINUED to July 15, 2026, at 9:30 a.m. No later than fourteen (14) days before the continued hearing date, the Debtor shall submit and serve a third Supplemental Response to advise the court of the status of Debtor's efforts to resolve the remaining objections. The Trustee may submit and serve a Reply or a Supplemental Objection no later than seven (7) days before the continued hearing.

[BUC-1](#)

MOTION FOR RELIEF FROM AUTOMATIC STAY
4-23-2026 [[10](#)]

FINWISE BANK/MV
PETER BUNTING/ATTY. FOR DBT.
VALERIE PEO/ATTY. FOR MV.

TENTATIVE RULING: This matter will proceed as scheduled.

DISPOSITION: The court intends to grant the motion for relief on the grounds stated in the motion.

ORDER: The minutes of the hearing will be the court's findings and conclusions. The Moving Party shall submit a proposed order after hearing.

FinWise Bank ("Movant") seeks relief from the automatic stay under 11 U.S.C. §§ 362(d)(1) and (d)(2) with respect to a 2021 Freightliner M2 106 Medium Duty (VIN: 3ALACWFC1MDMZ4564) ("Vehicle"). Doc. #10. Movant also requests waiver of the 14-day stay of Fed. R. Bankr. P. 4001(a)(4). *Id.*

The Notice did not contain the language required under LBR 9014-1(d)(3)(B)(iii), which requires movants to notify respondents that they can determine whether the matter has been resolved without oral argument or if the court has issued a tentative ruling by checking the Court's website at www.caeb.uscourts.gov after 4:00 p.m. the day before the hearing. However, because Debtors are surrendering the Vehicle, the court will overlook this procedural error.

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. § 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).

11 U.S.C. § 362(d)(2) allows the court to grant relief from the stay if the debtor does not have an equity in such property and such property is not necessary to an effective reorganization.

After review of the included evidence, the court finds that "cause" exists to lift the stay because Debtors have failed to make seven (7) pre-petition payments totaling \$7,966.28 and one (1) post-petition payment in the amount of \$1,138.04. The Movant has produced evidence that Debtors are delinquent at least \$9,104.32. Docs. ##12-13. Furthermore, the Plan proposes that the Vehicle be surrendered to Movant.

The court also finds that the Debtors do not have any equity in the Vehicle. The Vehicle is not necessary to an effective reorganization because Debtors' Chapter 13 Plan of Reorganization indicates that the Vehicle is to be surrendered. Doc. #3, Class 3, pg. 4. Movant values the Vehicle at \$22,500.00 and the amount owed to Movant is \$69,794, plus ACME Precision Diesel mechanic's lien in the amount \$9,196.27 for a total amount owing of \$78,990.27. Docs. ##12-13.

Accordingly, the motion will be granted pursuant to 11 U.S.C. §§ 362(d)(1) and (d)(2) 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. Adequate protection is unnecessary in light of the relief granted herein.

The 14-day stay of Fed. R. Bankr. P. 4001(a)(4) will be ordered waived because the Debtors have failed to make at least eight (8) pre- and post-petition payments and the Vehicle is a depreciating asset.

71. [26-10585](#)-B-13 **IN RE: KRISTINE DIAZ**
[LGT-1](#)

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
3-27-2026 [\[12\]](#)

LILIAN TSANG/MV
THOMAS MOORE/ATTY. FOR DBT.

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

DISPOSITION: Sustained.

ORDER: The court will issue an order.

This objection was originally heard on April 15, 2026. Doc. #17.

Chapter 13 trustee Lilian G. Tsang ("Trustee") objects to confirmation of the *Chapter 13 Plan* filed by Kristine Diaz ("Debtor") on February 12, 2026, on the following basis:

1. At the 341 Meeting of Creditors, Debtor advised Trustee of the existence of an undisclosed interest in an inheritance. Trustee requests an amended Schedule A/B.
2. Debtor has failed to file the required attachment for Schedule I at line 8a for each business showing gross receipts ordinary and necessary business expenses, and the total monthly net income. Trustee requests an amended Schedule I with the business income and expense attachment completed.
3. The 341 meeting of creditors has not been concluded, and not all documents were provided. Debtor failed to timely provide the Chapter 13 Business Questionnaire. The continued meeting of creditors is set for April 23, 2026. Also, Debtor has failed to provide her 2024 tax returns and her bank statements for the full 6 months prior to filing.
4. The Disclosure of Compensation Form must be amended. The Rights and Responsibilities Form must be filed. The Voluntary Petition must be amended to add all the other names Debtor has used in the last 8 years because the names on Debtors identification and her social security card are different.
5. Debtor lists the claim of Exeter Finance secured by a 2016 Chevrolet Traverse in Class 4, but the proof of claim indicates that this loan will mature during the pendency of the case. Consequently, this claim must be treated as a Class 2 claim.

Doc. #33.

The court continued this objection to May 13, 2026. Docs. ##15-16. 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.

72. [26-10789](#)-B-13 **IN RE: PAULO MACIEL**
[LGT-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
4-9-2026 [[24](#)]

LILIAN TSANG/MV
PETER MACALUSO/ATTY. FOR DBT.

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

DISPOSITION: Continued to June 10, 2026, at 9:30 a.m.

ORDER: The court will prepare the order.

Lilian G. Tsang, Chapter 13 Trustee ("Trustee"), objects to confirmation of the *Chapter 13 Plan* filed by Paulo Maciel ("Debtor") on March 12, 2026, on the following basis:

1. The Trustee has not yet concluded the 341 Meeting of Creditors as Debtor failed to provide a Business Case Questionnaire, 6-months of Profit and Loss Statements for all business entities, including Uber, and 6 months of Bank Statements at least 7 days prior to the scheduled meeting. The continued meeting will be held on May 7, 2026. Doc. #24.

On May 5, 2026, Debtor filed a Response stating that "Debtor expects that the May 7, 2026, Meeting of Creditors will have been concluded before this hearing as Debtor has provided and uploaded the requested documents." Doc. #34.

On May 11, Trustee filed a Supplemental Objection, advising that the 341 meeting had been concluded. Doc. #35. However, the Trustee added additional grounds for Objection:

2. Debtor has failed to provide a copy of his 2025 Federal and State income tax returns.
3. Debtor is delinquent by \$2,000.00 as of May 11, 2026, with additional payments accruing.
4. Debtor has failed to file the required attachment for Schedule I, line 8a for each business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Trustee requests an Amended Schedule I with the business income and expense attachment be filed so a complete feasibility analysis can be performed.
5. Trustee requests an amended Schedules A/B and Statement of Financial Affairs to accurately include all Debtor's current and prior business interests and vehicles.
6. Trustee has received a Business Case Questionnaire and profit and loss statements from Debtor's Airbnb business.

The property address for the business is 8738 N. Bellagio, which is a Class 3 claim to be surrendered in Debtor's Plan. A business attachment to Schedule I has not been completed. To the extent the business income on Debtor's Schedule I includes funds from Airbnb, Trustee questions the feasibility of Debtor's plan.

7. There is a discrepancy between Debtor's Petition and Debtor's Schedule C regarding the address of Debtor's residence.
8. It appears that Debtor did not file federal taxes for 2022-25.
9. The Plan only provides for \$5,000.00 in priority debt, but the proof of claim of the IRS asserts Debtor owes \$44,032.74 in priority debt.
10. The filed unsecured claims exceed the \$526,700.00 limit pursuant to 11 U.S.C. § 109(e) for Chapter 13 eligibility.

Id.

Because Trustee's Supplemental presents additional grounds for Objection not raised originally, this matter will be CONTINUED to June 10, 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.

73. [26-10789](#)-B-13 **IN RE: PAULO MACIEL**
[SKI-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY AMERICREDIT FINANCIAL
SERVICES
3-20-2026 [[20](#)]

AMERICREDIT FINANCIAL SERVICES, INC./MV
PETER MACALUSO/ATTY. FOR DBT.
SHERYL ITH/ATTY. FOR MV.

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

DISPOSITION: Continued to June 10, 2026, at 9:30 a.m.

ORDER: The court will issue an order.

Americredit Financial Services d/b/a GM Financial ("Creditor"),
objects to confirmation of the *Chapter 13 Plan* filed by Paulo Maciel
("Debtor") on March 12, 2026, on the following basis:

1. The Plan proposes to pay 3.00% interest on Creditor's
claim, but Creditor is entitled to the full contract rate,
as the loan was taken out only 8 days before the petition
date. Thus, Creditor is entitled to the full contract rate
of 15.83%
2. Creditor's claim is nondischargeable because Debtor had
previously received a Chapter 7 discharge in a prior case
on January 5, 2026, he purchased the vehicle at issue on
February 18, 2026, and, on February 26, 2026, Debtor filed
the instant plan which purports to cramdown Creditor's
claim.
3. The interest rate does not comport with *Till* and should be
increased to 8.75%.

Doc. #20.

On May 5, 2026, Debtor filed a Response conceding that the proper
interest rate is 8.75%. Doc. #33. Debtor's Response does not
address the other two points raised by Creditor. *Id.*

This objection will be CONTINUED to June 10, 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.

74. [26-10695](#)-B-13 **IN RE: ADRIANNA NOYES**
[LGT-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
4-9-2026 [[12](#)]

LILIAN TSANG/MV
ROBERT WILLIAMS/ATTY. FOR DBT.
WITHDRAWN

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

DISPOSITION: Withdrawn.

On April 20, 2026, the Trustee withdrew this Objection to Confirmation. Doc. #18. Accordingly, this Objection is WITHDRAWN.

75. [26-10895](#)-B-13 **IN RE: PATRICIA BRAVO LOPEZ**
[BDB-1](#)

MOTION TO VALUE COLLATERAL OF CAPITAL ONE AUTO FINANCE
4-14-2026 [[25](#)]

PATRICIA BRAVO LOPEZ/MV
BENNY BARCO/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.

Patricia Bravo Lopez ("Debtor") moves for an order valuing a 2019 Honda Accord ("Vehicle") at \$15,150.00 under 11 U.S.C. § 506(a). Doc. #24. Vehicle is encumbered by a purchase money security interest in favor Capital One Auto Finance ("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. Doc. #30.

No party in interest timely filed written opposition. 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 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.

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 financed the purchase the Vehicle through Creditor in September of 2022, which is more than 910 days preceding the December 22, 2025, petition date. Doc. #34 (Declaration of Catherin Traden). Thus, the elements of § 1325(a) (*) are not met and § 506 is applicable.

Debtor declares Vehicle has a replacement value of \$15,150.00. Doc. #27. 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).

No party in interest timely filed written opposition. Accordingly, this motion will be GRANTED. Creditor's secured claim will be fixed at \$15,150.00. 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.

76. [26-10895](#)-B-13 **IN RE: PATRICIA BRAVO LOPEZ**
[LGT-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
4-23-2026 [\[31\]](#)

LILIAN TSANG/MV
BENNY BARCO/ATTY. FOR DBT.

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

DISPOSITION: Continued to June 10, 2026, at 9:30 a.m.

ORDER: The court will issue an order.

Lilian G. Tsang, Chapter 13 Trustee ("Trustee"), objects to confirmation of the *Chapter 13 Plan* filed by Patricia Bravo Lopez ("Debtor") on March 13, 2026, on the following basis:

1. Schedules E/F must be amended to reflect Debtor's IRS tax debt.
2. The plan provides for Capital One in Class 2B.
3. Debtor must amend Schedules A,B, and I to reflect the disposition of Debtor's tax refunds and Debtor's new job.

4. Trustee requests more information regarding Debtor's interest in two bank accounts containing proceeds from an insurance payout.
5. Trustee requests verification for Debtor's qualification to claim exemptions in two bank accounts relating to an asserted homestead exemption.

Doc. #31.

On this date, the court granted Debtor's *Motion for Valuation* as to the collateral for the Capital One loan, thereby rendering Objection #2 moot. See *Item # 75* above. The other Objections have not been resolved.

This objection will be CONTINUED to June 10, 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.

77. [26-10895](#)-B-13 **IN RE: PATRICIA BRAVO LOPEZ**
[RDW-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY JULIO SUAREZ AND
VICTORIA M. SUAREZ, AS TRUSTEES OF THE JULIO SUAREZ AND
VICTORIA J. SUAREZ TRUST
4-28-2026 [[34](#)]

JULIO SUAREZ AND VICTORIA M. SUAREZ
BENNY BARCO/ATTY. FOR DBT.
REILLY WILKINSON/ATTY. FOR MV.

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

DISPOSITION: Continued to June 10, 2026, at 9:30 a.m.

ORDER: The court will issue an order.

Julio Suarez and Victoria M. Suarez, as Trustees of the Julio Suarez and Victoria J. Suarez Trust ("Creditor"), objects to confirmation of

the *Chapter 13 Plan* filed by Patricia Bravo Lopez ("Debtor") on March 13, 2026, on the following basis:

1. Debtor fails to list or provide for the full amount owed to Creditor.
2. Debtor's income is insufficient to fully fund the plan.
3. The proposed interest rate does not comply with *Till*.

Doc. #34.

This objection will be CONTINUED to June 10, 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.

78. [26-10895](#)-B-13 **IN RE: PATRICIA BRAVO LOPEZ**
[SKI-1](#)

MOTION FOR RELIEF FROM AUTOMATIC STAY
4-13-2026 [\[17\]](#)

CREDIT ACCEPTANCE CORPORATION/MV
BENNY BARCO/ATTY. FOR DBT.
SHERYL ITH/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.

Credit Acceptance Corporation ("Movant") seeks relief from the automatic stay under 11 U.S.C. § 362(d)(1) with respect to a 2019 Toyota Camry (VIN: 4T1B11HK2KU687247) ("Vehicle"). Doc. #17. Movant also requests waiver of the 14-day stay of Fed. R. Bankr. P. 4001(a)(4). *Id.*

Patricia Bravo Lopez ("Debtor") did not file opposition and Movant recovered the Vehicle pre-petition on January 9, 2026. Debtor's Chapter 13 Plan of Reorganization indicates that the Vehicle was to be surrendered. Doc. #11, Class 3, pg. 4. This motion will be GRANTED.

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 failed to make at least eighteen (18) pre-petition payments totaling \$10,288.44 and one (1) post-petition payment in the amount of \$552.44. The Movant has produced evidence that Debtor is delinquent at least \$10,840.88 plus late fees of \$718.12, repossession fees of \$225.00 and repair fees of \$3,185.00 for a total delinquency of \$14,969.00. Docs. #19, #22. Additionally, Movant recovered possession of the Vehicle pre-petition on January 9, 2026. *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.

The 14-day stay of Fed. R. Bankr. P. 4001(a)(4) will be ordered waived because the Debtors have failed to make at least nineteen (19) pre- and post-petition payments and the Vehicle is a depreciating asset.

79. [26-10897](#)-B-13 **IN RE: WILLIAM/LORETTA FESTER**
[LGT-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
4-28-2026 [[12](#)]

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

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

DISPOSITION: Continued to June 10, 2026, at 9:30 a.m.

ORDER: The court will issue an order.

Lilian G. Tsang, Chapter 13 Trustee ("Trustee"), objects to confirmation of the *Chapter 13 Plan* filed by William and Loretta Fester ("Debtors") on March 2, 2026, on the following basis:

1. Trustee believes that the retirement loan will mature during Debtor's 60-month plan term. However, Debtor's plan payment does not increase after the loan is paid off.

Doc. #12.

This objection will be CONTINUED to June 10, 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.

11:00 AM

1. [19-15103](#)-B-7 **IN RE: NATHAN/AMY PERRY**
[20-1017](#)

ORDER TO SHOW CAUSE WHY ADVERSARY PROCEEDING SHOULD NOT BE
DISMISSED, ORDER TO SHOW CAUSE WHY COMPENSATORY MONETARY
SANCTIONS SHOULD NOT BE IMPOSED
3-31-2026 [[148](#)]

RICHNER ET AL V. PERRY
PER ECF ORDER #148 NO TELEPHONIC APPEARANCES WILL BE PERMITTED

NO RULING.

2. [24-11813](#)-B-7 **IN RE: MARIA MACHAIN AND MIGUEL NUNEZ HERNANDEZ**
[24-1034](#)

CONTINUED PRE-TRIAL CONFERENCE RE: COMPLAINT
9-18-2024 [[1](#)]

IBARRA V. MACHAIN ET AL
MARC VOISENAT/ATTY. FOR PL.

NO RULING.

3. [24-11813](#)-B-7 **IN RE: MARIA MACHAIN AND MIGUEL NUNEZ HERNANDEZ**
[24-1034](#) [CAE-1](#)

CONTINUED STATUS CONFERENCE RE: COMPLAINT
9-18-2024 [[1](#)]

IBARRA V. MACHAIN ET AL
MARC VOISENAT/ATTY. FOR PL.

NO RULING.

4. [24-11813](#)-B-7 **IN RE: MARIA MACHAIN AND MIGUEL NUNEZ HERNANDEZ**
[24-1034](#) [CAE-2](#)

CONTINUED ORDER TO SHOW CAUSE
9-11-2025 [[20](#)]

IBARRA V. MACHAIN ET AL

NO RULING.

5. [25-10429](#)-B-7 **IN RE: LOUIE ESPARZA AND COLLEEN DOUGHERTY**
[25-1015](#) [CAE-1](#)

CONTINUED STATUS CONFERENCE RE: COMPLAINT
4-11-2025 [[1](#)]

MARCUM ET AL V. ESPARZA, JR. ET AL
ERIKA RASCON/ATTY. FOR PL.

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

DISPOSITION: Continued to June 10, 2026, at 11:00 a.m.

ORDER: The court will prepare the order.

This Status Conference is hereby CONTINUED to June 10, 2026, at 11:00 a.m.

6. [21-11540](#)-B-13 **IN RE: TOM/HELEN EVANS**
[25-1050](#) [CAE-1](#)

STATUS CONFERENCE RE: COMPLAINT
11-25-2025 [[1](#)]

EVANS V. UNITED STATE DEPARTMENT OF EDUCATION ET AL
TOM EVANS/ATTY. FOR PL.
RESPONSIVE PLEADING

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

DISPOSITION: Continued to September 16, 2026, at 11:00 a.m.

ORDER: The court will prepare the order.

On April 23, 2026, Defendant Educational Credit Management Corporation ("ECMC" or "Defendant") submitted a Status Conference Statement in which ECMC requested this initial conference be continued for four months to afford further review of Plaintiff Tom Evans' initial disclosures and to propound limited discovery requests. Doc. #61.

The court finds that this request is well-taken. Accordingly, this status conference is hereby CONTINUED to September 16, 2026, at 11:00 a.m. Both parties to provide and serve a status report 7 days before the continued hearing.

7. [24-10060](#)-B-13 **IN RE: JENNIFER GITMED**
[HDN-4](#)

CONTINUED PRE-TRIAL CONFERENCE RE: AMENDED OBJECTION TO
CLAIM OF INTERNAL REVENUE SERVICE, CLAIM NUMBER 1
7-26-2024 [[84](#)]

JENNIFER GITMED/MV
HENRY NUNEZ/ATTY. FOR DBT.

NO RULING.

8. [25-12163](#)-B-7 **IN RE: GLENDOAL/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.

NO RULING.

9. [24-21966](#)-B-7 **IN RE: VILLA MARCHE STOCKTON ACQUISITIONS, LP**
[26-2012](#) [CAE-1](#)

STATUS CONFERENCE RE: AMENDED COMPLAINT
3-16-2026 [[8](#)]

FARRIS V. GT MADISON REALTY EQUITY, LLC ET AL
J. CUNNINGHAM/ATTY. FOR PL.

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

DISPOSITION: Continued to June 17, 2026, at 11:00 a.m.

ORDER: The court will prepare the order.

On April 20, 2026, Nikki B. Farris, the Chapter 7 Trustee ("Trustee"), submitted a Status Report in this matter requesting a continuance to June 17, 2026, to afford additional time to file a Second Amended Complaint and to allow one of the remaining defendants an extension of time to engage counsel. Doc. #13. The court finds that this request is well-taken.

Accordingly, this matter is hereby CONTINUED to June 17, 2026, at 11:00 a.m. Plaintiff to file and serve a status report seven days before the continued hearing.

10. [24-24267](#)-B-7 **IN RE: RIKI TROWE**
[25-2136](#) [FEC-1](#)

PRE-TRIAL CONFERENCE RE: COMPLAINT
10-20-2025 [[1](#)]

FARRIS V. TROWE
J. CUNNINGHAM/ATTY. FOR PL.

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

DISPOSITION: Concluded and dropped from the calendar.

ORDER: The court will prepare the order.

On April 29, 2026, the parties in this adversary proceeding entered a proposed Stipulation of Dismissal in this matter. Accordingly, this Pre-Trial Conference will be CONCLUDED and DROPPED from the calendar.

11. [25-13988](#)-B-7 **IN RE: SAMUEL HONNOLD**
[26-1008](#) [CAE-1](#)

STATUS CONFERENCE RE: COMPLAINT
3-6-2026 [[1](#)]

GROVER V. HONNOLD
JUSTIN HARRIS/ATTY. FOR PL.
RESPONSIVE PLEADING

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

DISPOSITION: Continued to May 27, 2026, at 11:00 a.m.

ORDER: The court will prepare the order.

It is hereby ORDERED that this Status Conference be CONTINUED to May 27, 2026, at 11:00 a.m. to be heard in conjunction with the Plaintiff's *Motion to Dismiss Defendant's Counterclaim* (Doc. #9).

12. [25-14095](#)-B-7 **IN RE: MARCO ARAMBULA**
[26-1009](#) [CAE-1](#)

STATUS CONFERENCE RE: COMPLAINT
3-10-2026 [[1](#)]

NORTH MILL EQUIPMENT FINANCE, LLC V. ARAMBULA
AMANDA FERNS/ATTY. FOR PL.
REISSUED SUMMONS 5/27/26

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

DISPOSITION: Concluded and dropped from the calendar.

ORDER: The court will prepare the order.

On April 16, 2026, a Reissued Summons was issued in the above-styled adversary proceeding setting a status conference for May 27, 2026. Doc. #7. Accordingly, this status conference which was set by the Summons issued on March 11, 2026 (Doc. #3), is CONCLUDED and will be DROPPED from the calendar.

13. [25-13988](#)-B-7 **IN RE: SAMUEL HONNOLD**
[26-1008](#)

MOTION FOR TURNOVER OF PROPERTY UNDER SEC. 542(A), MOTION TO
IMPOSE AUTOMATIC STAY
5-7-2026 [[23](#)]

GROVER V. HONNOLD
OST 5/8/26

NO RULING