



**UNITED STATES BANKRUPTCY COURT
Eastern District of California
Honorable René Lastreto II
Department B – Courtroom #13
Fresno, California
Hearing Date: Wednesday, June 10, 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. [26-11403](#)-B-13 **IN RE: VIRGINIA SOTO**
[LGT-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY TRUSTEE LILIAN G. TSANG
5-26-2026 [[14](#)]

JERRY LOWE/ATTY. FOR DBT.

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

DISPOSITION: Continued to July 8, 2026, at 9:30 a.m.

No order is required.

On June 8, 2026, the Trustee withdrew this Objection to Confirmation.
Doc. #17. Therefore, this Objection is WITHDRAWN.

2. [26-10907](#)-B-13 **IN RE: JASON ARCE**
[LGT-1](#)

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

LILIAN TSANG/MV
PETER BUNTING/ATTY. FOR DBT.
WITHDRAWN 5/26/26

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

DISPOSITION: Withdrawn.

No order is required.

On May 26, 2026, the Trustee withdrew this Objection to Confirmation.
Doc. #27. Accordingly, this Objection is WITHDRAWN.

3. [26-10909](#)-B-13 **IN RE: CHRISTOPHER HINSON**
[LGT-1](#)

CONTINUED 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: Denied as moot.

ORDER: The court will issue an order.

An order dismissing this case was already entered on June 3, 2026.
Doc. #45. The motion will be DENIED AS MOOT.

4. [26-11512](#)-B-13 **IN RE: WALTER SAMIRI**
[LGT-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY TRUSTEE LILIAN G. TSANG
5-22-2026 [[19](#)]

DAVID JOHNSTON/ATTY. FOR DBT.

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

DISPOSITION: Continued to July 8, 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 Walter Samiri ("Debtor") on April 18, 2026, on the following basis:

1. The Debtor proposes a 36-month plan. However, according to Debtor's Form 122C-1, line 20b, Debtor's annualized income is above-median, and so a 60-month plan is required.
2. The plan fails to meet the liquidation test, as Debtor has \$202.20 remaining per month which could be paid to unsecured creditors.
3. The plan lists Lendmark Financial Services as a Class 2B creditor for two separate loans, but Debtor has not filed a motion for valuation as to the collateral for either debt.
4. The 341 Meeting of Creditors has not been concluded due to Debtor's failure to provide profit and loss statements. The continued meeting is set for June 18, 2026.

Doc. #16.

This objection will be CONTINUED to July 8, 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. [25-13915](#)-B-13 **IN RE: EDUARDO FARIAS**
[CAE-1](#)

MOTION FOR COMPENSATION BY THE LAW OFFICE OF WILLIAMS &
WILLIAMS, INC. FOR ROBERT S. WILLIAMS, DEBTORS ATTORNEY(S)
5-8-2026 [\[57\]](#)

ROBERT WILLIAMS/ATTY. FOR DBT.
DISMISSED 03/25/26

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

DISPOSITION: Continued to July 8, 2026, at 9:30 a.m.

ORDER: The court will issue an order.

On May 8, 2026, in response to this court's Order to Show Cause dated April 27, 2026 (Doc. #51), Robert S. Williams and the Law Office of Williams & Williams, Inc. ("Attorney") filed this *Motion for Compensation* in the above-styled case. Doc. #57.

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. However, the court notes that the motion was not accompanied by a declaration from Attorney attesting to the statements in the pleading, and the motion is silent as to the normal hourly billing rates for any attorneys and/or legal professionals who worked on this case. While the motion is accompanied by a statement of the work performed on behalf of the debtor services provided justify the award sought, the court still requires a declaration attesting to the underlying facts. Such a declaration must also include a statement regarding Mr. Williams' regular hourly rate and also the rates for any other attorneys and/or legal professionals who worked on this case.

This matter will be CONTINUED TO July 8, 2026, at 9:30 a.m. If Attorney submits the requested Declaration at least seven (7) days before the continued hearing date, the court may pre-dispose of the matter before the hearing.

6. [26-11616](#)-B-13 **IN RE: ROGELIO REYNOSO AND CARINA CANTU**
[LGT-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG
5-20-2026 [\[12\]](#)

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

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

DISPOSITION: Continued to July 8, 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 Rogelio Reynoso, Jr. and Carina Alissa Cantu ("Debtors") on April 10, 2026, on the following basis:

1. The Debtors must file an Amended Schedule I, as the Joint Debtor has recently returned to work. Debtors must provide a copy of the most recent pay advice for a full pay period from the Joint Debtor.

Doc. #12. On June 8, 2026, Debtors filed an Amended Schedule I and J. Docs. #15.

Unless this Objection is withdrawn, the hearing in this matter will proceed as scheduled to determine whether the Trustee is satisfied with Debtors' amended filings and whether Debtors have provided their most recent pay advice as requested.

7. [26-10717](#)-B-13 **IN RE: JEFFREY/CHRISTIN GABLE**
[LGT-1](#)

CONTINUED 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 in this matter.

DISPOSITION: Overruled as moot.

ORDER: The court will prepare the order.

On May 27, 2026, Jeffrey and Christin Gable ("Debtors") filed their First Amended Chapter 13 Plan. Doc. #46. Accordingly, this Objection to Confirmation of the original Chapter 13 Plan filed on February 23, 2026, will be OVERRULED as moot.

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

CONTINUED 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 in this matter.

DISPOSITION: Overruled as moot.

ORDER: The court will prepare the order.

On May 27, 2026, Jeffrey and Christin Gable ("Debtors") filed their First Amended Chapter 13 Plan. Doc. #46. Accordingly, this Objection to Confirmation of the original Chapter 13 Plan filed on February 23, 2026, will be OVERRULED as moot.

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

CONTINUED 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 in this matter.

DISPOSITION: Overruled as moot.

ORDER: The court will prepare the order.

On May 27, 2026, Jeffrey and Christin Gable ("Debtors") filed their First Amended Chapter 13 Plan. Doc. #46. Accordingly, this Objection to Confirmation of the original Chapter 13 Plan filed on February 23, 2026, will be OVERRULED as moot.

10. [26-11031](#)-B-13 **IN RE: JESUS ZARATE**
[LGT-1](#)

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

KEVIN TANG/ATTY. FOR DBT.
WITHDRAWN 5/27/26

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

DISPOSITION: Withdrawn.

No order is required.

On May 27, 2026, the Trustee withdrew this Objection to Confirmation. Doc. #22. Accordingly, this Objection is WITHDRAWN.

11. [26-10543](#)-B-13 **IN RE: FRANK/PATRICIA PEREZ**
[LGT-2](#)

MOTION TO DISMISS CASE
5-13-2026 [\[24\]](#)

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

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

DISPOSITION: Withdrawn.

No order is required.

On June 8, 2026, the Trustee withdrew this *Motion to Dismiss*. Doc. #37. Accordingly, this *Motion to Dismiss* is WITHDRAWN.

12. [26-11045](#)-B-13 **IN RE: SANDRA SHAW**
[LGT-1](#)

CONTINUED 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: Sustained.

ORDER: The court will issue an order.

This objection was originally heard on May 13, 2026. Doc. #23.

Chapter 13 trustee Lilian G. Tsang ("Trustee") objected to confirmation of the *[Second] Amended Chapter 13 Plan* filed by Sandra Shaw ("Debtor") on March 29, 2026, on the following grounds:

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 owed on the mortgage, so this claim must be moved to Class 1.

Doc. #20.

The court continued this objection to June 10, 2026. Docs. #23, #25. 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.

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

CONTINUED 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: Sustained.

ORDER: The court will issue an order.

This objection was originally heard on May 13, 2026. Doc. #23.

Cenlar FSB ("Creditor") objected to confirmation of the *[Second] Amended Chapter 13 Plan* filed by Sandra Shaw ("Debtor") on March 29, 2026, on the following grounds:

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

Doc. #16.

The court continued this objection to June 10, 2026. Docs. #24, #26. 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, Creditor's objection will be SUSTAINED on the grounds stated in the objection.

14. [24-10950](#)-B-13 **IN RE: JIMMY DILLON**
[KMM-1](#)

MOTION FOR RELIEF FROM AUTOMATIC STAY
4-30-2026 [\[43\]](#)

TOYOTA MOTOR CREDIT CORPORATION/MV
SCOTT LYONS/ATTY. FOR DBT.
KIRSTEN MARTINEZ/ATTY. FOR MV.

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

DISPOSITION: Granted.

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

Toyota Motor Credit Corporation ("Movant") seeks relief from the automatic stay under 11 U.S.C. § 362(d)(1) for cause in that the 2017 Toyota Camry (VIN 4T1BF1FK0HU723854) ("Vehicle") was declared a total loss on March 6, 2026. Doc. #43.

Jimmy Ray Dillon ("Debtor") nor any other 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 debtor, the U.S. Trustee, or any other party in interest to file written opposition at least 14 days prior to the hearing as required by LBR 9014-1(f)(1)(B) may be deemed a waiver of any opposition to the granting of the motion. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). Further, because the court will not materially alter the relief requested by the moving party, an actual hearing is unnecessary. *See Boone v. Burk (In re Eliapo)*, 468 F.3d 592 (9th Cir. 2006). Therefore, the defaults of the above-mentioned parties in interest are entered and the matter will be resolved without oral argument. Upon default, factual allegations will be taken as true (except those relating to amount of damages). *Televideo Systems, Inc. v. Heidenthal*, 826 F.2d 915, 917 (9th Cir. 1987). Constitutional due process requires that a plaintiff make a *prima facie* showing that they are entitled to the relief sought, which the movant has done here.

11 U.S.C. § 362(d)(1) allows the court to grant relief from the stay for cause, including the lack of adequate protection. "Because there is no clear definition of what constitutes 'cause,' discretionary

relief from the stay must be determined on a case-by-case basis." *In re Mac Donald*, 755 F.2d 715, 717 (9th Cir. 1985).

After review of the included evidence, the court finds that "cause" exists to lift the stay because Debtor has failed to make at least eight (8) complete post-petition payments. The Movant has produced evidence that Debtor is delinquent at least \$2,831.02 with a total balance due of \$4,576.73. Docs. ##45-46. On March 6, 2026, the Vehicle was declared a total loss. The insurance settlement funds are \$11,980.22. Movant is seeking relief to be allow to apply \$4,576.73 of the insurance settlement towards the balance of its secured claim and remit the balance of the insurance settlement to the Debtor. *Id.*

Accordingly, the motion will be granted pursuant to 11 U.S.C. § 362(d)(1) to permit the Movant to apply \$4,576.73 of the insurance proceeds towards the balance of its secured claim and remit the balance of the insurance proceeds to the Debtor. No other relief is awarded.

15. [26-10750](#)-B-13 **IN RE: OSCAR ROMANVASQUEZ**
[LGT-1](#)

CONTINUED 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 in this matter.

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

ORDER: The court will prepare the order.

This matter will be CONTINUED to June 17, 2026, at 9:30 a.m. to be heard in conjunction with the Trustee's *Continued Motion to Dismiss* this case. See Doc. #32.

16. [25-27351](#)-B-13 **IN RE: MARLESA RICHARDSON**
[DPC-2](#)

MOTION TO DISMISS CASE
5-12-2026 [\[34\]](#)

DAVID CUSICK/MV
PAULDEEP BAINS/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.

Chapter 13 trustee David Cusick ("Trustee) asks the court to dismiss this case for unreasonable delay by Marlesa Richardson ("Debtor") that is prejudicial to creditors (11 U.S.C. § 1307(c)(1)). Debtor did not oppose.

Debtor is delinquent in the amount of \$1,695.00. Doc. #36. Before this hearing, another payment of \$565.00 will also come due. Additionally, Debtor has failed to file an amended plan and set it for confirmation.

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.

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

The Trustee has reviewed the schedules and determined that the Debtor's assets are over-encumbered and are of no benefit to the estate. Because there is no equity to be realized for the benefit of the estate, dismissal is in the best interest of creditors and the estate. Doc. #36.

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

17. [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.

TENTATIVE RULING: This matter will proceed as scheduled.

DISPOSITION: Disposition to be determined at the hearing.

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

This matter was previously heard on April 8, 2026, and then on May 13, 2026. Doc. #25.

Chapter 13 trustee Lilian G. Tsang ("Trustee") objects to confirmation of the Chapter 13 Plan filed by Ian and Kelley Payne ("Debtors") on February 2, 2026, on the following basis:

1. The plan proposes to pay Santander Consumer USA as a Class 2B claim, but Debtors have not yet filed a motion for valuation.
2. Debtors have not filed all required tax returns for 2023.
3. Trustee argues that, based on their combined monthly income, Debtors' monthly payment should increase by \$51.84 per month. Trustee also notes that \$4,901.00 in income from Home Supportive Services was not disclosed on Form 122C-1.
4. The 341 Meeting of Creditors has not been concluded. The continued meeting will be held on April 9, 2026.

Doc. #17. On April 27, 2026, the Trustee filed a Supplemental Document stating that Objections #2 and #4 had been resolved but adding additional Supplemental Objections:

1. As of April 27, 2026, Debtors had not yet received a ruling on their motion to value the collateral securing the lien of Santander Consumer U.S.A.

2. Debtors had income from In Home Supportive Services in the 6 months before filing that were not reflected on Form 122C-1.
3. As of April 27, 2026, Debtors were delinquent in plan payments by \$2,000.00, with additional payments accruing.

Doc. #36. On April 30, 2026, Debtors filed a Response stating:

1. The motion to value the Santander Consumer U.S.A. collateral had been filed.
2. The pay advices for the In Home Support Services income, which Debtors no longer received, had been provided, and an Amended Form 122C-1 showing that Debtors are still below-median-income was forthcoming.
3. Debtors still have not made any plan payments.

Doc. #40. On May 13, 2026, the court continued this matter to June 10, 2026. Doc. #47.

On June 2, 2026, the Trustee filed a Reply stating:

1. A stipulation and order on the valuation motion was submitted on May 15, 2026. However, due to the increased figures of the stipulation, the clam no longer funds within the 50-month plan term. The monthly payments must increase to \$1,228.00 per month for 50 months.
2. Amended Form 122C-1 was filed, resolving that objection.
3. Debtors are now delinquent by \$2,500.00 as of June 2, 2026, with additional payments accruing.

Doc. #59.

This matter will be heard as scheduled to determine whether Trustee's objections have been fully resolved. The court may SUSTAIN or OVERRULE the Trustee's Objections, or the court may CONTINUE this matter.

18. [26-10154](#)-B-13 **IN RE: MARC/ROBIN MATHIAS**
[LGT-2](#)

MOTION TO DISMISS CASE
5-1-2026 [[28](#)]

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

NO RULING.

19. [26-10755](#)-B-13 **IN RE: VICKY STEWART**
[LGT-1](#)

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

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

TENTATIVE RULING: This 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.

This matter was previously heard on May 13, 2026. Doc. #22.

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.

The court continued this motion to June 10, 2026. Debtor was directed to file and serve a written response to Trustee's objection not later than two weeks before the hearing date or file a confirmable, modified plan in lieu of a response not later than one week before the hearing date, or the objection would be sustained and the motion denied on the grounds stated in the objections without further hearing. Doc. #22.

On May 27, 2026, Debtor filed an Opposition stating that "Debtor believes all of the Trustee's objections have been resolved." Doc. #28.

This matter will proceed to hearing as scheduled to determine whether all Trustee's objections have been resolved. The court may SUSTAIN or OVERRULE the Objection or CONTINUE this matter to a future date.

20. [26-11055](#)-B-13 **IN RE: SHELLY FONTES**
[LGT-1](#)

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

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

TENTATIVE RULING: This 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.

This matter was previously heard on May 13, 2026. Doc. #18.

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.

The court continued this motion to June 10, 2026. Debtor was directed to file and serve a written response to Trustee's objection not later than two weeks before the hearing date or file a confirmable, modified plan in lieu of a response not later than one week before the hearing date, or the objection would be sustained and the motion denied on the grounds stated in the objections without further hearing. Doc. #18.

On May 27, 2026, Debtor filed an Opposition stating:

1. Objection #1 is disputed, as US Bank was properly listed as the creditor for the debt that Trustee attributes to Zwicker and Associates.
2. Objection #2 is disputed, as Debtor argues that Form 122C-1 and 122C-2 were properly filed out.
3. Debtor does not dispute Objection #3 and says that Debtor will provide the requested documents to Trustee.
4. Debtor does not dispute Objection #4, stating that the requested amendments will be filed.
5. Debtor does not dispute Objection #5, stating that Debtor will file an Amended Schedule A/B to provide the proper valuation for the disputed asset.

This matter will proceed to hearing as scheduled to determine whether all Trustee's objections have been resolved. The court may SUSTAIN or OVERRULE the Objection or CONTINUE this matter to a future date.

21. [25-24456](#)-B-13 **IN RE: KELLY JOHNSON**
[DPC-1](#)

MOTION TO DISMISS CASE
5-12-2026 [[36](#)]

DAVID CUSICK/MV
MUOI CHEA/ATTY. FOR DBT.
RESPONSIVE PLEADING

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

DISPOSITION: Withdrawn.

NO ORDER REQUIRED

The chapter 13 trustee withdrew this motion on June 5, 2026. Doc. #50. Accordingly, this matter will be taken off calendar pursuant to the trustee's withdrawal.

22. [26-10756](#)-B-13 **IN RE: AUTUMN PAINE**
[LGT-1](#)

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

LILIAN TSANG/MV
STEVEN ALPERT/ATTY. FOR DBT.
WITHDRAWN 5/28/26

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

DISPOSITION: Withdrawn.

No order is required.

On May 28, 2026, the Trustee withdrew the Objection to Confirmation.
Doc. #27. Accordingly, this Objection is WITHDRAWN.

23. [26-10658](#)-B-13 **IN RE: DAVID SANDOVAL**
[LGT-1](#)

CONTINUED 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 in this matter.

DISPOSITION: Overruled as moot.

ORDER: The court will prepare the order.

On May 27, 2026, David Sandoval ("Debtor") filed his First Amended
Chapter 13 Plan. Doc. #27. Accordingly, this Objection to Confirmation
of the original Chapter 13 Plan filed on February 18, 2026, will be
OVERRULED as moot.

24. [25-25959](#)-B-13 **IN RE: ELASE CHEEK**
[CYB-2](#)

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

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

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.

Elease Cheek ("Debtor") seeks an order confirming the *Second Modified Chapter 13 Plan* dated March 31, 2026. Doc. #50. No plan has been confirmed so far. The 60-month plan proposes the following terms:

1. Debtor's plan payments will be \$4,840.00 per month for months 1-12, followed by \$10,060.00 per month for months 13-60.
2. Outstanding Attorney's fees in the amount of \$9,500.00 to be paid through the plan.
3. Secured creditors to be sorted into appropriate Classes and paid as follows:
 - a. Shellpoint Mortgage Service (Class 1, mortgage on 1467 Legend Circle, Vallejo, CA). Arrearage of \$35,392.00 at 0.00% to be paid at \$590.00 per month. Post-petition payments of \$2,888.49 per month.
 - b. Franchise Tax Board (Class 2A, tax lien on residence). \$40,689.00 at 5% to be paid at \$938.00 per month commencing in month 13.
 - c. Internal Revenue Service (Class 2A, tax lien on residence). \$150,158.49 at 7% to be paid at \$3,596.00 commencing in month 13.
 - d. Working Solutions (lien on Business Assets listed on Schedule A/B). \$10,083.00 at 7% to be paid at \$220.00.
4. A dividend of 5% to unsecured creditors with claims estimated at \$351,000.00.

Doc. #50.

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 to file written opposition at least 14 days prior to the hearing as required by LBR 9014-1(f)(1)(B) may be deemed a waiver of any opposition to the granting of the motion. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). Further, because the court will not materially alter the relief requested by the moving party, an actual hearing is unnecessary. *See Boone v. Burk (In re Eliapo)*, 468 F.3d 592

(9th Cir. 2006). Therefore, the defaults of the above-mentioned parties in interest are entered and the matter will be resolved without oral argument. Upon default, factual allegations will be taken as true (except those relating to amounts of damages). *Televideo Sys., Inc. v. Heidenthal*, 826 F.2d 915, 917 (9th Cir. 1987). Constitutional due process requires that a plaintiff make a *prima facie* showing that they are entitled to the relief sought, which the movant has done here.

The Trustee objected to confirmation but subsequently withdrew the objection. Docs. #56, #63. No other party in interest objected, and the defaults of all nonresponding parties are entered. This motion will be GRANTED. The confirmation order shall include the docket control number of the motion and reference the plan by the date it was filed.

25. [26-10971](#)-B-13 **IN RE: ANITA IRVEN**
[LGT-1](#)

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

MARK ZIMMERMAN/ATTY. FOR DBT.

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

TENTATIVE RULING: Hearing in this 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.

This matter was originally heard on May 13, 2026. Doc. #22.

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. On June 2,

2026, the Trustee filed a Reply stating that Objection #1 had been resolved but that Objection #2 remained. Doc. #27. The Reply states that Debtor is still delinquent by \$3,536.00 as of May 2026 with additional payments accruing, and the delinquency will increase if the plan payment increases according to the resolution of Objection #1. *Id.*

This matter will proceed to hearing as scheduled to determine whether all Trustee's objections have been resolved. The court may SUSTAIN or OVERRULE the Objection or CONTINUE this matter to a future date.

26. [25-27074](#)-B-13 **IN RE: RUNXIU WANG**
[DPC-1](#)

MOTION TO DISMISS CASE
5-11-2026 [\[30\]](#)

DAVID CUSICK/MV
ANH NGUYEN/ATTY. FOR DBT.
RESPONSIVE PLEADING

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

DISPOSITION: Continued to July 29, 2026, at 9:30 a.m.

ORDER: The court will issue an order.

The trustee's motion to dismiss will be continued to July 29, 2026, at 9:30 a.m., to be heard in connection with the debtors' motion to confirm plan. See, Docs. ##38-42; AVN-2-1.

27. [26-11483](#)-B-13 **IN RE: ROBERT/PENELOPE LOZANO**
[LGT-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY TRUSTEE LILIAN G. TSANG
5-26-2026 [\[24\]](#)

PETER BUNTING/ATTY. FOR DBT.

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

DISPOSITION: Withdrawn.

No order is required.

On May 29, 2026, the Trustee withdrew this Objection to Confirmation. Doc. #29. Accordingly, this Objection is WITHDRAWN.

28. [26-10789](#)-B-13 **IN RE: PAULO MACIEL**
[LGT-1](#)

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

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

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

DISPOSITION: Overruled as moot.

ORDER: The court will issue an order.

An order dismissing this case was already entered on June 4, 2026.
Doc. #52. The motion will be OVERRULED AS MOOT.

29. [26-10789](#)-B-13 **IN RE: PAULO MACIEL**
[SKI-1](#)

CONTINUED 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.
WITHDRAWN 5/18/26

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

DISPOSITION: Overruled as moot.

ORDER: The court will issue an order.

An order dismissing this case was already entered on June 4, 2026.
Doc. #52. The motion will be OVERRULED AS MOOT.

30. [26-10895](#)-B-13 **IN RE: PATRICIA BRAVO LOPEZ**
[LGT-1](#)

CONTINUED 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 in this matter.

DISPOSITION: Overruled as moot.

ORDER: The court will prepare the order.

On May 27, 2026, Patricia Bravo Lopez ("Debtor") filed her First Amended Chapter 13 Plan. Doc. #53. Accordingly, this Objection to Confirmation of the original Chapter 13 Plan filed on March 13, 2026, will be OVERRULED as moot.

31. [26-10895](#)-B-13 **IN RE: PATRICIA BRAVO LOPEZ**
[RDW-1](#)

CONTINUED 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, AS TRUSTEES
BENNY BARCO/ATTY. FOR DBT.
REILLY WILKINSON/ATTY. FOR MV.

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

DISPOSITION: Overruled as moot.

ORDER: The court will prepare the order.

On May 27, 2026, Patricia Bravo Lopez ("Debtor") filed her First Amended Chapter 13 Plan. Doc. #53. Accordingly, this Objection to Confirmation of the original Chapter 13 Plan filed on March 13, 2026, will be OVERRULED as moot.

32. [26-10897](#)-B-13 **IN RE: WILLIAM/LORETTA FESTER**
[LGT-1](#)

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

LILIAN TSANG/MV
ROBERT WILLIAMS/ATTY. FOR DBT.
WITHDRAWN 5/26/26

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

DISPOSITION: Withdrawn.

No order is required.

On May 26, 2026, the Trustee withdrew this Objection to Confirmation.
Doc. #19. Accordingly, this Objection is WITHDRAWN.

11:00 AM

1. [26-10913](#)-B-7 **IN RE: JESSICA ROBINSON**
[26-1015](#) [CAE-1](#)

STATUS CONFERENCE RE: COMPLAINT
4-14-2026 [\[1\]](#)

ROBINSON V. UNITED STATES DEPARTMENT OF EDUCATION
ANTHONY ROTHMAN/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 June 2, 2026, the court approved the *Stipulation for Discharge of Student Loan Debt of the Parties* and entered judgment dismissing all remaining claims with prejudice, with each party to bear their own attorney fees and costs. Doc. #9. Accordingly, this Status Conference is CONCLUDED and DROPPED from the calendar.

2. [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.
CONT'D TO 7/15/26 PER ECF ORDER #103

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

DISPOSITION: Continued to July 15, 2026, at 11:00 a.m.

No order is required.

Pursuant to the order of this court dated May 27, 2026 (Doc. #103), this matter has been CONTINUED to July 15, 2026, at 11:00 a.m.

3. 26-10189-B-7 **IN RE: MAC ARTEAGA**
26-1003 CAE-1

STATUS CONFERENCE RE: COMPLAINT
2-9-2026 [1]

ARTEAGA V. U.S. DEPARTMENT OF EDUCATION ET AL

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

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

DISPOSITION: Continued to July 29, 2026, at 11:00 a.m..

ORDER: The court will prepare the order.

Mac Arteaga ("Plaintiff") filed this adversary proceeding to determine dischargeability of his student loan debts by a complaint filed on February 9, 2026. Doc. #1. A summons was issued setting the initial Status Conference for April 8, 2026. Doc. #3. That Status Conference was concluded and dropped from the calendar by order of this court due to Plaintiff's failure to properly serve defendant Aidvantage as required by Fed. R. Civ. P. 7004(b)(3). Doc. #10. Plaintiff was directed to have a reissued summons issued and to properly serve Aidvantage in a manner consistent with Rule 7004(b)(3).

On April 8, 2026, a reissued summons was issued setting the initial Status Conference for June 3, 2026, and then, yet another reissued summons was issued setting the Status Conference for June 10, 2026. Docs. #9, #12, #15 (modifying the summons issued at #12).

On May 7, 2026, Plaintiff filed a Certificate of Service attesting to having served the reissued summons. Doc. #16. However, this Certificate of Service is deficient in several ways casting doubt on whether the defendants were properly served.

First, LBR 7005-1 requires service of pleadings and other documents in adversary proceedings, contested matters, and all other proceedings in this district that are filed by attorneys, trustees, or other Registered Electronic Filing System Users to document their service of any such pleadings and/or documents by filing a certificate of service and using the **Official Certificate of Service Form, EDC 007-005**. That form can be found on the court's website at <https://www.caeb.uscourts.gov/CertificateOfServiceForm> (visited June 8, 2026). Plaintiff-Debtor did not employ the Official Form.

Instead of using the official form, Debtor made use of a Certificate of Service form of unknown provenance which was filed out incompletely. Doc. #16. The form says, "My mailing address is [your address]," but Debtor did not include his address. *Id.* More importantly, the form says "On [INSERT DATE OF MAILING], I served true

and correct copies of the following documents:" but no date is inserted.

Most importantly, however, is that, rather than correcting the errors the court previously noticed vis a vis service on Aidvantage, Plaintiff simply chose to not serve Aidvantage at all. *Id.* The Certificate of Service attests that Debtor served the U.S. Department of Education (though on the "Office of General Counsel" rather than the Secretary of Education, as required by Rule 7004(b)(4)), the U.S. Attorney for the Eastern District of California, and the U.S. Attorney General, but there is no indication that Aidvantage was served at all.

On June 9, 2026, Debtor and the DOE filed a Stipulation which has not yet been docketed but which purports to be a settlement of Debtor's claims against DOE, with \$5,000.00 of the outstanding student loans to be held nondischargeable and the remaining student loan balance discharged. The Stipulation is silent as to Aidvantage, and it is unclear whether Debtor intends to pursue claims against Aidvantage. If so, Debtor must properly serve a reissued summons on Aidvantage in a manner consistent with Rule 7004(b)(3) unless a Supplemental Stipulation is entered clarifying that dismissal of the adversary proceeding will be as to all parties.

For the foregoing reasons, this Status Conference will CONTINUED to July 29, 2026, at 11:00 a.m., by which time Debtor may attempt once more to obtain service on Aidvantage or, alternatively, advise the court through a Supplemental Stipulation of the dismissal of Debtor's claims against Aidvantage and the final disposition of this adversary proceeding.