UNITED STATES BANKRUPTCY COURT
Eastern District of California
Honorable René Lastreto II
Department B – Courtroom #13
Fresno, California
Hearing Date: Tuesday, July 14, 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\. 25-12231-B-11 **IN RE: THE ROMAN CATHOLIC BISHOP OF FRESNO**
CAE-1

CONTINUED STATUS CONFERENCE RE: CHAPTER 11 VOLUNTARY PETITION
7-1-2025 [1]

HAGOP BEDOYAN/ATTY. FOR DBT.

NO RULING.

2\. 26-12340-B-12 **IN RE: DAVID/MONICA FANTOZZI**
CAE-1

STATUS CONFERENCE RE: CHAPTER 12 VOLUNTARY PETITION
5-20-2026 [1]

DAVID JOHNSTON/ATTY. FOR DBT.

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

DISPOSITION: Concluded and dropped from the calendar.

No order is required.

On July 9, 2026, at the hearing on Debtor's *Motion to Extend Deadline to File Schedules or Provide Required Information*. Debtor's attorney requested dismissal of this case under 11 U.S.C. § 1208(b). Mr. Waste, attorney for primary secured creditor, Rabo Agrifinance, LLC, had no objection to the case being dismissed. The court granted the motion to dismiss.

Accordingly, this Status Conference is CONCLUDED and DROPPED from the calendar.

3\. 26-10978-B-11 **IN RE: HRONIS, INC.**
CAE-1

CONTINUED STATUS CONFERENCE RE: CHAPTER 11 VOLUNTARY PETITION
3-6-2026 [1]

ZEV SHECHTMAN/ATTY. FOR DBT.

NO RULING.

1:30 PM

1. 26-10416-B-7 **IN RE: ELIZABETH RODRIGUEZ**
   JDR-3

   MOTION TO AVOID LIEN OF THE BEST SERVICE CO. INC. 2017
   6-9-2026 [29]

   ELIZABETH RODRIGUEZ/MV
   JEFFREY ROWE/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.

Elizabeth Rodriguez ("Debtor") moves for an order avoiding a judicial lien pursuant to 11 U.S.C. § 522(f) encumbering her residence at 935 Sonora St., Madera, California 93638 (collectively, the "Property"). Doc. #29 *et seq.*

This motion is one of two motions to avoid judicial liens identified by Docket Control Numbers ("DCN") JDR-3 and JDR-4. *See Items #1 and #2.* Both motions appear to involve the same judgment lien in favor of The Best Service Co., Inc. ("Creditor") in the amount of $6,700.58 and entered on April 7, 2017. Doc. #31 (Exhibits B and C). The abstract for JDR-3 was issued on May 23, 2017, and recorded on August 2, 2017. *Id. (Exhibit B).* The abstract for JDR-4 was issued on June 27, 2023, and recorded on July 7, 2023. *Id. (Exhibit C).*

Debtor complied with Fed. R. Bankr. P. 7004(b)(3) by serving Creditor via first class mail to the attention of Todd Allen Shields, CEO on June 9, 2026. Doc. #33.

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.

No party in interest timely filed written opposition. This motion will be GRANTED.

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)).

The Property is listed on Debtors' most recent Schedule A/B on line 1.1 with a value as of the petition date of $265,100.00. Doc. #1. Debtors claimed a $442,000.00 exemption in Property pursuant to Cal. Code Civ. Proc. ("CCP") § 704.730. *Id.* (*Sched. C*). The Property is encumbered by a Deed of Trust in favor of Nationstar Mortgage LLC ("Nationstar"), recorded June 4, 2008. Doc. #31 (Exhibit A). Debtor declares that she owed $53,697.04. Doc. #32.

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). Ordinarily, liens already avoided are excluded from the exemption impairment calculation. *Ibid.*; § 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.

Here, assuming arguendo that there are two separate liens instead of one judgment for which the abstract was issued and recorded twice, then the most senior of the two liens is JDR-3. If there is insufficient equity with which to pay anything towards the JDR-3 lien, then it follows there is no equity to pay the JDR-4 lien either. That appears to be the case, as the sum of the amount owed under Nationstar's deed of trust and the exemption to which Debtor is entitled greatly exceeds the value of the Property.

Property's encumbrances can be illustrated as follows:

Creditor	Amount	Recorded	Status
1. Nationstar's Deed of Trust	$53,697.04	6/4/08	Unavoidable
2. Creditor (JDR-3)	$6,700.58	8/2/17	Avoidable
3. Creditor (JDR-4)	$6,700.58	7/7/23	Avoidable

"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).

The total of Nationstar's Deed of Trust and Debtors' statutory exemption is $495,697.04, while the fair market value of the Property is only $265,100.00. There is insufficient equity to pay anything toward either of the two liens, even assuming they are different liens. Strict application of the § 522(f)(2) formula with respect to the Road 28, LLC lien is illustrated as follows:

Amount of judgment lien		$6,700.58
Total amount of unavoidable liens (incl. liens not yet avoided)	+	$53,697.04
Debtor's claimed exemption in Property	+	$442,000.00
Sum	=	$502,397.62
Debtor's claimed value of interest absent liens	-	$265,100.00
Extent lien impairs exemption	=	$237,297.62

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 either lien s 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		$265,100.00
Total amount of unavoidable liens (incl. liens not yet avoided)	-	$53,697.04
Homestead exemption	-	442,000.00
Remaining equity for judicial liens	=	($230,597.04)
Creditor's judicial lien	-	$6,700.58
Extent Debtor's exemption impaired	=	($237,297.62)

After application of the arithmetical formula required by 11 U.S.C. § 522(f)(2)(A), there is insufficient equity to support the liens identified in either JDR-3 and JDR-4, both of which Debtor seeks to avoid. Therefore, the fixing of this 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 the lien of The Best Service Co., Inc. in the amount of $6,700.58 and recorded on August 7, 2017 (DCN JDR-3), is avoided from the subject Property only and include a copy of the abstract of judgment as an exhibit.

2. 26-10416-B-7 **IN RE: ELIZABETH RODRIGUEZ**
JDR-4

MOTION TO AVOID LIEN OF THE BEST SERVICE CO., INC.
6-9-2026 [34]

ELIZABETH RODRIGUEZ/MV
JEFFREY ROWE/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.

Elizabeth Rodriguez ("Debtor") moves for an order avoiding a judicial lien pursuant to 11 U.S.C. § 522(f) encumbering her residence at 935 Sonora St., Madera, California 93638 (collectively, the "Property"). Doc. #34 *et seq.*

This motion is one of two motions to avoid judicial liens identified by Docket Control Numbers ("DCN") JDR-3 and JDR-4. *See Items #1 and #2.* Both motions appear to involve the same judgment lien in favor of The Best Service Co., Inc. ("Creditor") in the amount of $6,700.58 and entered on April 7, 2017. Doc. #37 (Exhibits B and C). The abstract for JDR-3 was issued on May 23, 2017, and recorded on August 2, 2017. *Id. (Exhibit B).* The abstract for JDR-4 was issued on June 27, 2023, and recorded on July 7, 2023. *Id. (Exhibit C).*

Debtor complied with Fed. R. Bankr. P. 7004(b)(3) by serving Creditor via first class mail to the attention of Todd Allen Shields, CEO on June 9, 2026. Doc. #38.

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.

No party in interest timely filed written opposition. This motion will be GRANTED.

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)).

The Property is listed on Debtors' most recent Schedule A/B on line 1.1 with a value as of the petition date of $265,100.00. Doc. #1. Debtors claimed a $442,000.00 exemption in Property pursuant to Cal. Code Civ. Proc. ("CCP") § 704.730. *Id.* (*Sched. C*). The Property is encumbered by a Deed of Trust in favor of Nationstar Mortgage LLC ("Nationstar"), recorded June 4, 2008. Doc. #37 (Exhibit A). Debtor declares that she owed $53,697.04. Doc. #36.

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). Ordinarily, liens already avoided are excluded from the exemption impairment calculation. *Ibid.*; § 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.

Here, assuming arguendo that there are two separate liens instead of one judgment for which the abstract was issued and recorded twice, then the most senior of the two liens is JDR-3. If there is insufficient equity with which to pay anything towards the JDR-3 lien, then it follows there is no equity to pay the JDR-4 lien either. That appears to be the case, as the sum of the amount owed under Nationstar's deed of trust and the exemption to which Debtor is entitled greatly exceeds the value of the Property.

Property's encumbrances can be illustrated as follows:

Creditor	Amount	Recorded	Status
1. Nationstar's Deed of Trust	$53,697.04	6/4/08	Unavoidable
2. Creditor (JDR-3)	$6,700.58	8/2/17	Avoidable
3. Creditor (JDR-4)	$6,700.58	7/7/23	Avoidable

"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).

The total of Nationstar's Deed of Trust and Debtors' statutory exemption is $495,697.04, while the fair market value of the Property is only $265,100.00. There is insufficient equity to pay anything toward either of the two liens, even assuming they are different liens. Strict application of the § 522(f)(2) formula with respect to the Road 28, LLC lien is illustrated as follows:

Amount of judgment lien		$6,700.58
Total amount of unavoidable liens (incl. liens not yet avoided)	+	$53,697.04
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Debtor's claimed value of interest absent liens	-	$265,100.00
Extent lien impairs exemption	=	$237,297.62

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 either lien s 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		$265,100.00
Total amount of unavoidable liens (incl. liens not yet avoided)	-	$53,697.04
Homestead exemption	-	442,000.00
Remaining equity for judicial liens	=	($230,597.04)
Creditor's judicial lien	-	$6,700.58
Extent Debtor's exemption impaired	=	($237,297.62)

After application of the arithmetical formula required by 11 U.S.C. § 522(f)(2)(A), there is insufficient equity to support the liens identified in either JDR-3 and JDR-4, both of which Debtor seeks to avoid. Therefore, the fixing of this 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 the lien of The Best Service Co., Inc. in the amount of $6,700.58 and recorded on July 7, 2023 (JDR-4), is avoided from the subject Property only and include a copy of the abstract of judgment as an exhibit.

3. 26-12231-B-7 **IN RE: MARIO/JAYPE GARZA**
RH-1

MOTION FOR RELIEF FROM AUTOMATIC STAY
6-16-2026 [13]

MISSION SERVICING RESIDENTIAL, INC/MV
NEIL SCHWARTZ/ATTY. FOR DBT.
ROSEMARY HONG/ATTY. FOR MV.
WITHDRAWN

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

DISPOSITION: Withdrawn; taken off calendar.

NO ORDER REQUIRED.

Movant Mission Servicing Residential, Inc. withdrew this motion for relief from the automatic stay on June 22, 2026. Doc. #20. Accordingly, this matter will be taken off calendar pursuant to the withdrawal.

4. 23-11439-B-7 **IN RE: FELIX/IRENE MONTIEL**
RSW-4

MOTION TO APPROVE LOAN MODIFICATION
6-15-2026 [101]

IRENE MONTIEL/MV
ROBERT WILLIAMS/ATTY. FOR DBT.

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.

Felix ("Felix") and Irene Montiel (collectively "Debtors") move the court for an order authorizing Debtor to modify her existing mortgage. Doc. #101. Debtors seek to modify the mortgage on their primary residence located at 6309 Bronson Lane, Bakersfield, California ("Residence"). *Id.*

According to Felix's declaration, Select Portfolio Servicing, Inc., ("Lender") has offered a home loan modification for the Residence because Debtors are behind in direct payments, and this will bring them current. Doc. #103.

The motion asserts that new monthly payment will be $1,315.49 beginning June 1, 2026, for 10 years at 2.00% interest and a new principal balance of $183,954.71. Doc. #101. The new debt is a single loan incurred only to modify the existing debt encumbering the Residence, and the only security for the modified debt is the Residence. Doc. #103. The written mortgage modification agreement is not included as an exhibit to the motion.

The Debtors relationship with the Residence is somewhat opaque. The Residence is listed on line 1.1 of Schedule A/B and valued at $287,000.00. Doc. #1. The entry also contains the following note under "Other information you wish to add about this item": "ACQUIRED TITLE 4/29/2005. BALANCE OWED ON SECOND TRUST DEED IS AN ESTIMATE, AS NO PAYMENTS HAVE BEEN MADE SINCE 2010."

Debtors claim an exemption of $2,000.00 under C.C.P. § 703.140(b)(5) on Schedule C. *Id.*

According to Schedule D, the Residence is encumbered by two deeds of trust: (1) a first trust deed in favor of Select Portfolio Servicing in the amount of $187,987.05 (line 2.2), and (2) a second deed of trust in favor of Bank One/Chase in the amount of $100,000.00 (line 2.1). *Id.* Both entries describe the Residence as follows: "6309 BRONSON LN. Bakersfield, CA 93309 Kern County ACQUIRED TITLE

4/29/2005. BALANCE OWED ON SECOND TRUST DEED IS AN ESTIMATE, AS NO PAYMENTS HAVE BEEN MADE SINCE 2010." *Id.*

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. Nevertheless, a hearing in this matter will proceed as scheduled so that Debtors may answer the court's questions about the nature of their title to the Residence.

The court may GRANT or DENY the motion or continue the matter for further proceedings. If the motion is GRANTED, Debtors will be authorized, but not required, to modify the existing mortgage in a manner consistent with the motion.

5. 26-11839-B-7 **IN RE: JOSEPH/SONIA GUERRERO**
JRL-1

MOTION TO REDEEM
6-9-2026 [23]

SONIA GUERRERO/MV
JERRY LOWE/ATTY. FOR DBT.

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

DISPOSITION: Continued to July 28, 2026, at 1:30 p.m.

ORDER: The court will issue the order.

Joseph ("Joseph") and Sonia Guerrero (collectively, "Debtors") move pursuant to 11 U.S.C. § 722 for entry of an Order authorizing redemption of Debtors' residential solar panel system ("the System") securing the claim of Technology Credit Union ("Creditor"). Doc. #23 *et seq.* Debtors propose to redeem the collateral by paying the replacement value of the System in lieu of the full amount of Creditor's secured claim.

The motion is accompanied by Joseph's Declaration and an Exhibit consisting of the UCC financing statement for the System. Docs. ##25-26.

Debtor complied with Fed. R. Bankr. P. 7004(b)(3) by serving Creditor at the address of its agent for service of process and at its mailing address to the attention of its CEO on June 9, 2026. Doc. #27.

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. Nevertheless, for the reasons outlined below, the court will not grant the motion but will instead continue this matter to allow Debtors to supplement the record.

11 U.S.C. § 722 states:

> An individual debtor may, whether or not the debtor has waived the right to redeem under this section, redeem tangible personal property intended primarily for personal, family, or household use, from a lien securing a dischargeable consumer debt, if such property is exempted under section 522 of this title or has been abandoned under section 554 of this title, by paying the holder of such lien the amount of the allowed secured claim of such holder that is secured by such lien in full at the time of redemption.

Debtors listed the System on Schedule A/B, identifying as "Solar Panels" and valuing it at %500.00. Doc. #1 (Schedule A/B, line 14). Debtors did not exempt the System on Schedule C. Debtors' listed

Creditor on line 2.3 of Schedule D, with an estimated claim of $6,514.00. Doc. #1 (Schedule D).

Joseph declares that, in his opinion, the System is worth no more than $500.00 "due to the age of the system, depreciation, and the limited to nonexistent resale market for used solar panels that are of the same age and condition as [the Debtors']." Doc. #25. A 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).

However, even if the court uncritically accepts Debtors' $500.00 valuation for the System as accurate, the court still cannot grant the motion. Before the court can authorize a debtor to redeem personal property, there must be a showing that it has either been fully exempted or has been abandoned from the estate. 11 U.S.C. § 722.

Here, the System has not been abandoned. The Trustee has entered a Report of No Distribution (Doc. #28), but that is not the same thing as abandonment, and the case has not yet been closed.

For the foregoing reasons, this matter is CONTINUED to July 28, 2026, at 1:30 p.m. to afford Debtors opportunity to either amend the Schedules so that the System is fully exempted or else to file a motion to compel the Trustee to abandon the System from the estate.

6. 25-12941-B-7 **IN RE: JEWELL/RHONDA THOMAS**
   RH-1

   MOTION FOR RELIEF FROM AUTOMATIC STAY
   6-12-2026 [49]

   EXETER FINANCE LLC/MV
   JOEL WINTER/ATTY. FOR DBT.
   ROSEMARY HONG/ATTY. FOR MV.
   DISCHARGED 12/08/25

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

DISPOSITION: Granted in part and denied as moot in part.

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

The movant, Exeter Finance LLC ("Movant"), seeks relief from the automatic stay under 11 U.S.C. §§ 362(d)(1) and (d)(2) with respect to a 2023 Chevrolet Silverado 1500 Crew Cab (VIN: 3GCPDDEK3PG162974) ("Vehicle"). Doc. #49. Movant also requests waiver of the 14-day stay of Fed. R. Bankr. P. 4001(a)(4). *Id.*

Jewell Thomas and Rhonda Thomas ("Debtors") did not file opposition, and the Vehicle was surrendered to Movant on May 23, 2026. 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 debtors, 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(c)(2)(C) provides that the automatic stay of § 362(a) continues until a discharge is granted. The Debtors' discharge was entered on December 8, 2025. Doc. #19. Therefore, the automatic stay terminated with respect to the Debtors on December 8, 2025. This motion will be DENIED AS MOOT IN PART as to the Debtors' interest and will be GRANTED IN PART for cause shown as to the chapter 7 trustee's (or estate's) interest.

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 with respect to the chapter 7 trustee because Debtors have failed to make 5.8 post-petition payments totaling $4,884.45. Docs. ##51-53.

The court also finds that the Debtors do not have any equity in the Vehicle and the Vehicle is not necessary to an effective reorganization because this is a chapter 7 case. Movant values the Vehicle at $37,425.00 and Debtors owe $48,548.80, which leaves Movant under secured. Docs. ##51-53.

Accordingly, the motion will be GRANTED IN PART as to the trustee's interest pursuant to § 362(d)(1) and (d)(2) and DENIED AS MOOT IN PART as to the Debtors' interest under § 362(c)(2)(C).

The 14-day stay of Fed. R. Bankr. P. 4001(a)(4) will be ordered waived because the Vehicle is a depreciating asset.

7. 24-10146-B-7 **IN RE: C.S. & S. BAKERY, LLC**
RTW-2

MOTION FOR COMPENSATION FOR RATZLAFF, TAMBERI AND GILL, LLP, ACCOUNTANT(S)
6-11-2026 [71]

RATZLAFF TAMBERI & WONG/MV
LEONARD WELSH/ATTY. FOR DBT.

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

DISPOSITION: Granted.

ORDER: The Moving Party shall submit a proposed order that conforms with the opinion below.

Ratzlaff Tamberi & Wong ("Applicant") seeks approval of a final allowance of compensation under 11 U.S.C. §§ 330 of the Bankruptcy Code for professional services rendered and reimbursement for expenses incurred as accountant for Irma Edmonds, Trustee in the above-styled case ("Trustee'). Doc. #71.

Applicant was employed to perform services under § 327 of the Code pursuant to an order of this court dated March 14, 2026. Doc. #15. This is Applicant's first and final request for compensation.

Applicant seeks **$4,695.29** in fees based on **19.7** billable hours from February 23, 2024, through June 10, 2026. Doc. #75. Based on the moving papers, it appears that Chris Ratzlaff was the only employee of Applicant to work on this case, and he billed at a rate of $260.00 per hour. *Id.* Applicant does not seek an award for expenses.

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). Previous interim compensation awards under 11 U.S.C. § 331, if any, are subject to final review under § 330.

Applicant's services here included, without limitation, accounting work on behalf of the estate and reparation and filing of state and federal tax returns for the estate for the tax period ending on December 31, 2026. Doc. #75. The court finds the services and expenses reasonable, actual, and necessary. The Trustee has reviewed the Application and finds the requested fees and expenses to be reasonable. Doc. #74.

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 has responded, and the defaults of all such parties are entered.

This Application is GRANTED. The court will approve on a final basis under 11 U.S.C. § 330 compensation in the amount of **$4,695.29** in fees and **$0.00** in expenses. The court grants the Application for a total award **$4,695.29** as an administrative expense of the estate and an order authorizing and directing the DIP to pay such to Applicant from the first available estate funds.

8. 26-10156-B-7 **IN RE: APRIL RIVAS**
RH-1

MOTION FOR RELIEF FROM AUTOMATIC STAY
6-12-2026 [16]

EXETER FINANCE LLC/MV
NEIL SCHWARTZ/ATTY. FOR DBT.
ROSEMARY HONG/ATTY. FOR MV.
DISCHARGED 04/27/26

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

DISPOSITION: Granted in part and denied as moot in part.

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

The movant, Exeter Finance LLC ("Movant"), seeks relief from the automatic stay under 11 U.S.C. §§ 362(d)(1) and (d)(2) with respect to a 2020 Chevrolet Trax Utility (VIN: 3GNCJKSB9LL143886) ("Vehicle"). Doc. #16. Movant also requests waiver of the 14-day stay of Fed. R. Bankr. P. 4001(a)(4). *Id.*

April Maylynn Rivas ("Debtor") did not file opposition and the Vehicle was recovered to the Movant on May 15, 2026. 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 debtors, 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(c)(2)(C) provides that the automatic stay of § 362(a) continues until a discharge is granted. The Debtor's discharge was entered on April 27, 2026. Doc. #14. Therefore, the automatic stay terminated with respect to the Debtor on April 27, 2026. This motion will be DENIED AS MOOT IN PART as to the Debtor's

interest and will be GRANTED IN PART for cause shown as to the chapter 7 trustee's (or estate's) interest.

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 with respect to the chapter 7 trustee because Debtor has failed to make one (1) pre-petition payment of $587.45 and four (4) post-petition payments totaling $2,409.80. Movant has produced evidence that Debtor owes $2,997.25 to Movant. Docs. #18, #20.

The court also finds that the Debtor does not have any equity in the Vehicle and the Vehicle is not necessary to an effective reorganization because this is a chapter 7 case. Movant values the Vehicle at $9,900.00 and Debtor owes $26,464.54, which leaves Movant under secured. Docs. ##18-20.

Accordingly, the motion will be GRANTED IN PART as to the trustee's interest pursuant to § 362(d)(1) and (d)(2) and DENIED AS MOOT IN PART as to the Debtor's interest under § 362(c)(2)(C).

The 14-day stay of Fed. R. Bankr. P. 4001(a)(4) will be ordered waived because the Vehicle is a depreciating asset.

9. 26-10966-B-7 **IN RE: CHRISTIAN/ANGIE ARTEAGA**
SHA-1

MOTION FOR RELIEF FROM AUTOMATIC STAY
6-12-2026 [28]

NORTH COAST STATES REGIONAL COUNCIL OF CARPENTERS/MV
BENNY BARCO/ATTY. FOR DBT.
JUDY KANG/ATTY. FOR MV.
DISCHARGED 6/23/26; RESPONSIVE PLEADING

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

DISPOSITION: Withdrawn; taken off calendar.

NO ORDER REQUIRED.

Movant North Coast States Regional Council of Carpenters withdrew this motion for relief from the automatic stay on July 6, 2026. Doc. #39. Accordingly, this matter will be taken off calendar pursuant to the withdrawal.

10. 26-11479-B-7 **IN RE: ROBIN CASEY**
SSH-1

MOTION TO AVOID LIEN OF BANK OF AMERICA, N.A.
6-15-2026 [17]

ROBIN CASEY/MV
SIMRAN HUNDAL/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.

Robin Casey ("Debtor") moves for an order avoiding a judicial lien pursuant to 11 U.S.C. § 522(f) in favor of Bank of America N.A. ("Creditor") in the sum of $3,274.94 and encumbering residential real property located at 9522 3rd St, Delhi, CA 95315(("Property"). Doc. #17.

Debtor complied with Fed. R. Bankr. P. 7004(b)(3) by serving Creditor's registered agent for service of process via first class mail on June 15, 2026. Doc. #22. Debtor also complied with Rule 7004(h), which requires service to be made on an insured depository institution by certified mail and addressed to an officer except where the three exceptions specified in subsections (h)(1)-(3) apply. *Id.*

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 $3,274.94 on August 19, 2024. Doc. #19 (Exhibit D). The abstract of judgment was issued on July 19, 2025, and was recorded in Merced County on November 10, 2025. *Id.* That lien attached to Debtor's interest in Property. *Id.*; Doc. #21. Debtor estimates that the current amount owed on account of this lien is $3,274.94 *Id.*

As of the petition date, Property had an approximate value of $355,790.00. Doc. #1 (Schedule A/B). Debtor claimed a $300,000.00 exemption in Property pursuant to Cal. Code Civ. Proc. ("CCP") § 704.730(a). Doc. #1 (Schedule C).

Property is encumbered by a first deed of trust in favor of Shellpoint Mortgage in the amount of $103,488.00. Doc. #1 (Schedule D). Property's encumbrances can be illustrated as follows:

Creditor	Amount	Recorded	Status
1. Shellpoint Mortgage	$103,488.00	n/a	Unavoidable
2. Creditor	$3,274.94	11/10/25	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).

"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.

Strict application of the § 522(f)(2) formula with respect to Creditor's junior lien is illustrated as follows:

Amount of judgment lien		$3,274.94
Total amount of unavoidable liens (incl. liens not yet avoided)	+	103,488.00
Debtor's claimed exemption in Property	+	$300,000.00
Sum	=	$406,762.94
Debtor's claimed value of interest absent liens	-	$355,790.00
Extent lien impairs exemption	=	$50,972.94

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		$355,790.00
Total amount of unavoidable liens (incl. liens not yet avoided)	-	$103,488.00
Homestead exemption	-	300,000.00
Remaining equity for judicial liens	=	($47,698.00)
Creditor's judicial lien	-	$3,274.94
Extent Debtor's exemption impaired	=	($50,972.94)

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.