

UNITED STATES BANKRUPTCY COURT  
Eastern District of California  
Honorable René Lastreto II  
Hearing Date: Wednesday, July 18, 2018  
Place: Department B - Courtroom #13  
Fresno, 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. 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. If the parties stipulate to continue the hearing on the matter or agree to resolve the matter in a way inconsistent with the final ruling, then the court will consider vacating the final ruling only if the moving party notifies chambers before 4:00 p.m. (Pacific time) at least one business day before the hearing date: Department A-Kathy Torres (559)499-5860; Department B-Jennifer Dauer (559)499-5870. If a party has grounds to contest a final ruling under FRCP 60(a)(FRBP 9024) because of the court's error ["a clerical mistake (by the court) or a mistake arising from (the court's) oversight or omission"] the party shall notify chambers (contact information above) and any other party affected by the final ruling by 4:00 p.m. (Pacific time) one business day before the hearing.

**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.

**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 POSSIBLE UPDATES.**

9:30 AM

1. [18-10813](#)-B-7     IN RE: ADRIAN ZARATE AMAYA  
[AP-1](#)

MOTION FOR RELIEF FROM AUTOMATIC STAY  
6-15-2018    [[20](#)]

JPMORGAN CHASE BANK, NATIONAL  
ASSOCIATION/MV  
JAMIE HANAWALT/ATTY. FOR MV.  
DISCHARGED

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

DISPOSITION:        Granted in part as to the trustee's interest and  
denied as moot in part as to the debtor's interest.

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

This motion for relief from stay was fully noticed in compliance with the Local Rules of Practice and there was no opposition. The motion will be DENIED AS MOOT as to the debtor pursuant to 11 U.S.C. § 362(c)(2)(C). The debtor's discharge was entered on June 20, 2018. Docket #27. The motion will be GRANTED IN PART for cause shown as to the chapter 7 trustee.

The automatic stay is terminated as it applies to the movant's right to enforce its remedies against the subject property under applicable nonbankruptcy law. The proposed order shall specifically describe the property or action to which the order relates. The order shall provide the motion is DENIED AS MOOT as to the debtor.

The collateral is a parcel of real property commonly known as 18-7868 Kalola Road, Mountain View, Hawaii 96771. Doc. #20. The collateral has a value of \$280,000.00 and the amount owed is \$311,536.92. Doc. #25.

The proposed order shall specifically describe the property or action to which the order relates.

A waiver of Federal Rule of Bankruptcy Procedure 4001(a)(3) will not be granted. The movant has shown no exigency.

Unless the court expressly orders otherwise, the proposed order shall not include any other relief. If the proposed order includes extraneous or procedurally incorrect relief that is only available

in an adversary proceeding then the order will be rejected. See *In re Van Ness*, 399 B.R. 897 (Bankr. E.D. Cal. 2009).

2. [17-13414](#)-B-7      **IN RE: JOHN/ELVIRA LOPES**  
[RWR-2](#)

MOTION FOR COMPENSATION BY THE LAW OFFICE OF COLEMAN &  
HOROWITT, LLP FOR RUSSELL W. REYNOLDS, TRUSTEES ATTORNEY(S)  
5-22-2018    [[58](#)]

RILEY WALTER

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.

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.

This motion is GRANTED. Russell W. Reynolds, counsel for the chapter 7 trustee, shall be awarded \$3,185.00 in fees and \$142.85 in costs.

The court notes that there was an error in movant's notice of hearing. The date in the caption of the notice was correct, but the date in the first sentence of the body of the notice was not. Doc. #49. The date in the body of the notice is June 13, 2018, not July 18, 2018.

3. [18-10419](#)-B-7      **IN RE: JARED NEIDLINGER**  
[FW-2](#)

MOTION TO EMPLOY ANDREW B. JONES AS SPECIAL COUNSEL  
6-27-2018    [[41](#)]

TRUDI MANFREDO/MV  
ERIC ESCAMILLA  
PETER SAUER/ATTY. FOR MV.

TENTATIVE RULING:            This matter will proceed as scheduled.

DISPOSITION:                Granted.

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

This motion was filed and served pursuant to Local Rule of Practice ("LBR") 9014-1(f)(2) and will proceed as scheduled. Unless opposition is presented at the hearing, the court intends to enter the respondents' defaults and grant the motion. If opposition is presented at the hearing, the court will consider the opposition and whether further hearing is proper pursuant to LBR 9014-1(f)(2). The court will issue an order if a further hearing is necessary.

This motion is GRANTED. Pursuant to 11 U.S.C. § 327(e), the trustee may employ, with the court's approval and for a specified special purpose, an attorney that has represented the debtor if it is in the best interest of the estate and if the attorney does not represent nor hold an adverse interest to the debtor or to the estate with respect to the matter on which such attorney is to be employed.

After review of the evidence, and unless any opposition is given at the hearing, the court finds that trustee's proposed special counsel, Wagner, Jones, Kopfman & Artenian ("WKJA"), does not represent nor hold an adverse interest to the debtor or to the estate with respect to the matter on which WKJA is to be employed. The reason for WKJA's employment is to advise the trustee and potentially litigate and/or settle the estate's claim of employment discrimination the debtor began pre-petition.

Trustee is authorized to employ WKJA for the purpose stated above; the effective date of employment shall be February 9, 2018 and the fee, if any, to which WKJA is entitled to under this order may be a 40% contingency fee, plus costs and expenses under 11 U.S.C. § 328(a).

4. [15-13932](#)-B-7     **IN RE: VICTOR PASNICK**  
[RHT-20](#)

MOTION FOR COMPENSATION FOR ROBERT HAWKINS, CHAPTER 7  
TRUSTEE(S)  
6-20-2018    [[375](#)]

ROBERT HAWKINS/MV  
PETER FEAR  
ROBERT HAWKINS/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.

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.

The motion will be GRANTED. The chapter 7 trustee, Robert Hawkins, requests his commission of \$46,116.58 and costs of \$1,813.50 for a total of \$47,930.08 for services rendered as chapter 7 trustee during the entirety of this case.

11 U.S.C. § 330(a)(1)(A) and (B) permits approval of "reasonable compensation for actual necessary services rendered by . . . the trustee" and "reimbursement for actual, necessary expenses." Movant's services included, without limitation: (1) Negotiating the recovery of properties transferred without the filing of a substantial number of adversary proceedings, (2) Structuring a settlement between co-owner/investor Carol Breckenridge, (3) Reviewing claims for validity, and (4) Sold properties that netted a substantial amount to the estate. The court finds the services reasonable and necessary and the expenses requested actual and necessary.

Movant shall be awarded \$46,116.58 in fees and \$1,813.50 in costs.

5. [18-12337](#)-B-7     **IN RE: GENESIS POOLS, INC.**  
[HRH-1](#)

CONTINUED MOTION FOR RELIEF FROM AUTOMATIC STAY  
6-21-2018    [\[10\]](#)

CIT BANK, N.A./MV  
RILEY WALTER  
RAFFI KHATCHADOURIAN/ATTY. FOR MV.

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

DISPOSITION:                    Dropped from calendar.

NO ORDER REQUIRED:            An order granting relief from the stay has  
already been entered. Doc. #22.

6. [18-11739](#)-B-7     **IN RE: NORMAN DONALDSON AND ALLYSON MACHADO**  
[VVF-1](#)

MOTION FOR RELIEF FROM AUTOMATIC STAY  
6-27-2018    [\[18\]](#)

AMERICAN HONDA FINANCE  
CORPORATION/MV  
MARK ZIMMERMAN  
VINCENT FROUNJIAN/ATTY. FOR MV.

TENTATIVE RULING:            This matter will proceed as scheduled.

DISPOSITION:                    Granted unless opposed at the hearing.

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

This motion for relief from stay was noticed pursuant to LBR 9014-1(f)(2) and written opposition was not required. Unless opposition is presented at the hearing, the court intends to enter the debtors' and the trustee's defaults and enter the following ruling granting the motion for relief from stay. If opposition is presented at the hearing, the court will consider the opposition and whether further hearing is proper pursuant to LBR 9014-1(f)(2). The court will issue an order if a further hearing is necessary.

The automatic stay is terminated as it applies to the movant's right to enforce its remedies against the subject property under applicable nonbankruptcy law. The record shows that cause exists to terminate the automatic stay.

The collateral is a 2016 Honda Civic. Doc. #22. The collateral has a value of \$14,325.00 and debtor owes \$22,604.58. *Id.*

The proposed order shall specifically describe the property or action to which the order relates.

The waiver of Federal Rule of Bankruptcy Procedure 4001(a)(3) will be granted. The moving papers show the collateral has been surrendered and is in movant's possession.

Unless the court expressly orders otherwise, the proposed order shall not include any other relief. If the proposed order includes extraneous or procedurally incorrect relief that is only available in an adversary proceeding then the order will be rejected. See *In re Van Ness*, 399 B.R. 897 (Bankr. E.D. Cal. 2009).

7. [14-11544](#)-B-7      **IN RE: CLIFFORD/ROSLYN BROOKS**  
[FW-5](#)

MOTION FOR COMPENSATION BY THE LAW OFFICE OF FEAR WADDELL,  
PC FOR PETER A. SAUER, TRUSTEES ATTORNEY(S)  
6-11-2018    [\[55\]](#)

TIMOTHY SPRINGER

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.

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.

The motion will be GRANTED. Trustee's attorneys, the Law Office of Fear Waddell, requests fees of \$12,137.00 and costs of \$296.89 for a total of \$12,433.89 for services rendered as trustee's counsel from November 8, 2016 through June 7, 2018.

11 U.S.C. § 330(a)(1)(A) & (B) permits approval of "reasonable compensation for actual necessary services rendered by . . .[a]

professional person" and "reimbursement for actual, necessary expenses." Movant's services included, without limitation: (1) Analyzing and recovering estate assets, (2) Disposing of estate assets, (3) Drafting and filing employment and fee applications, and (4) Resolving disputes about a tort claim and the amount of the exemption the debtor could claim in the proceeds of the tort claim. The court finds the services reasonable and necessary and the expenses requested actual and necessary.

Movant shall be awarded \$12,137.00 in fees and \$296.89 in costs.

8. [17-13356](#)-B-7     **IN RE: RICARDO PICENO**  
[BDA-2](#)

MOTION FOR RELIEF FROM AUTOMATIC STAY  
6-15-2018    [\[35\]](#)

CAPITAL ONE AUTO FINANCE/MV  
MARK ZIMMERMAN  
BRET ALLEN/ATTY. FOR MV.  
DISCHARGED, RESPONSIVE PLEADING

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

DISPOSITION:     Granted in part as to the trustee's interest and  
denied as moot in part as to the debtor's interest.

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

This motion for relief from stay was fully noticed in compliance with the Local Rules of Practice and the debtor filed a non-opposition on June 20, 2018. Doc. #40. The motion will be DENIED AS MOOT as to the debtor pursuant to 11 U.S.C. § 362(c)(2)(C). The debtor's discharge was entered on February 5, 2018. Docket #30. The motion will be GRANTED IN PART for cause shown as to the chapter 7 trustee.

The automatic stay is terminated as it applies to the movant's right to enforce its remedies against the subject property under applicable nonbankruptcy law. The proposed order shall specifically describe the property or action to which the order relates. The order shall provide the motion is DENIED AS MOOT as to the debtor.

The collateral is a 2014 Ford Fusion Sedan. Doc. #38. The collateral has a value of \$12,944.00 and debtor owes \$15,935.32. *Id.*

The waiver of Federal Rule of Bankruptcy Procedure 4001(a)(3) will be granted. The moving papers show the collateral is a depreciating asset and there is lack of insurance on the vehicle.

Unless the court expressly orders otherwise, the proposed order shall not include any other relief. If the proposed order includes extraneous or procedurally incorrect relief that is only available in an adversary proceeding then the order will be rejected. See *In re Van Ness*, 399 B.R. 897 (Bankr. E.D. Cal. 2009).



9. [18-11469](#)-B-7     **IN RE: MICHELLE PELTIER**  
[PFT-1](#)

OPPOSITION RE: TRUSTEE'S MOTION TO DISMISS FOR FAILURE TO  
APPEAR AT SEC. 341(A) MEETING OF CREDITORS  
6-7-2018    [[15](#)]

NICHOLAS WAJDA

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

DISPOSITION:        Conditionally denied.

ORDER:                The court will issue the order.

The chapter 7 trustee's motion to dismiss is CONDITIONALLY DENIED.

The debtors shall attend the meeting of creditors rescheduled for August 6, 2018 at 1:00 p.m. If the debtor fails to do so, the chapter 7 trustee may file a declaration with a proposed order and the case may be dismissed without a further hearing.

The time prescribed in Rules 1017(e)(1) and 4004(a) for the chapter 7 trustee and the U.S. Trustee to object to the debtors' discharge or file motions for abuse, other than presumed abuse, under § 707, is extended to 60 days after the conclusion of the meeting of creditors.

10. [16-14676](#)-B-7     **IN RE: JOHN/PATRICIA FARINELLI**  
[PFC-1](#)

TRUSTEE'S FINAL REPORT  
6-15-2018    [[173](#)]

PETER BUNTING  
TRUDI MANFREDO/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.

This final report 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.

The chapter 7 trustee, Peter Fear, after faithfully and properly fulfilling the duties enumerated in 11 U.S.C. § 704, filed his final report and requests fees of \$25,814.26 and costs of \$171.28 for a total of \$25,985.54.

11 U.S.C. § 330(a)(1)(A) & (B) permits approval of "reasonable compensation for actual necessary services rendered by the trustee" and "reimbursement for actual, necessary expenses." Movant's services included, without limitation: (1) Investigating into and selling assets with non-exempt equity, (2) Negotiating with the debtor pertaining to the sale of their house by persuading them to agree to limit their claimed exemption, (3) Opposing two relief from stay motions, (4) Reviewed and reconciled monthly bank statements, and (5) Administered the affairs of the estate. The court finds the services reasonable and necessary and the expenses requested actual and necessary.

Movant shall be awarded \$25,814.26 in fees and \$171.28 in costs.

11. [18-12394](#)-B-7     **IN RE: RUBEN OCHOA**  
[CH-1](#)

MOTION FOR RELIEF FROM AUTOMATIC STAY  
6-29-2018    [\[12\]](#)

CARDENAS THREE, LLC/MV  
COBY HALAVAIS/ATTY. FOR MV.

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

DISPOSITION:        Denied without prejudice.

ORDER:                The court will issue an order.

This motion is DENIED WITHOUT PREJUDICE for failure to comply with the Local Rules of Practice ("LBR").

The notice did not contain the language required under LBR 9014-1(d)(3)(B)(iii). LBR 9014-1(d)(3)(B), which is about noticing requirements, requires movants to notify respondents that they can determine whether the matter has been resolved without oral argument or if the court has issued a tentative ruling by checking the Court's website at [www.caeb.uscourts.gov](http://www.caeb.uscourts.gov) after 4:00 p.m. the day before the hearing.

12. [18-12394](#)-B-7     **IN RE: RUBEN OCHOA**  
[CH-2](#)

MOTION FOR RELIEF FROM AUTOMATIC STAY  
6-29-2018    [\[13\]](#)

CARDENAS THREE, LLC/MV  
COBY HALAVAS/ATTY. FOR MV.

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

DISPOSITION:        Denied without prejudice.

ORDER:                The court will issue an order.

This motion is DENIED WITHOUT PREJUDICE for failure to comply with the Local Rules of Practice ("LBR").

The notice did not contain the language required under LBR 9014-1(d)(3)(B)(iii). LBR 9014-1(d)(3)(B), which is about noticing requirements, requires movants to notify respondents that they can determine whether the matter has been resolved without oral argument or if the court has issued a tentative ruling by checking the Court's website at [www.caeb.uscourts.gov](http://www.caeb.uscourts.gov) after 4:00 p.m. the day before the hearing.

13. [18-11698](#)-B-7     **IN RE: MICHAEL HERNANDEZ**  
[AP-1](#)

CONTINUED MOTION FOR RELIEF FROM AUTOMATIC STAY  
6-7-2018    [\[22\]](#)

BANK OF AMERICA, N.A./MV  
SCOTT LYONS  
JAMIE HANAWALT/ATTY. FOR MV.  
RESPONSIVE PLEADING

TENTATIVE RULING:        This matter will proceed as scheduled.

DISPOSITION:        Granted.

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

This motion was continued so movant could verify payment from debtor, making them current on their obligation to movant. If this matter is not withdrawn prior to the hearing, this matter will be called to allow movant to verify the receipt of the payment. If the payment has been received, this motion will be denied without prejudice. If the payment has not been received, this motion will be granted.

14. [18-11698](#)-B-7     **IN RE: MICHAEL HERNANDEZ**  
[TMT-1](#)

OPPOSITION RE: TRUSTEE'S MOTION TO DISMISS FOR FAILURE TO  
APPEAR AT SEC. 341(A) MEETING OF CREDITORS  
6-6-2018    [[20](#)]

SCOTT LYONS  
LOUIS LYONS/ATTY. FOR MV.

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

DISPOSITION:        Conditionally denied.

ORDER:                The court will issue the order.

The chapter 7 trustee's motion to dismiss is CONDITIONALLY DENIED.

The debtors shall attend the meeting of creditors rescheduled for  
July 23, 2018 at 8:30 a.m. If the debtor fails to do so, the chapter  
7 trustee may file a declaration with a proposed order and the case  
may be dismissed without a further hearing.

The time prescribed in Rules 1017(e)(1) and 4004(a) for the chapter  
7 trustee and the U.S. Trustee to object to the debtors' discharge  
or file motions for abuse, other than presumed abuse, under § 707,  
is extended to 60 days after the conclusion of the meeting of  
creditors.

11:00 AM

1. [18-11852](#)-B-7     **IN RE: WILLIAM/TINA GONZALEZ**

PRO SE REAFFIRMATION AGREEMENT WITH SANTANDER CONSUMER USA  
INC.

6-28-2018    [[18](#)]

LAYNE HAYDEN

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

DISPOSITION:     Dropped from calendar.

ORDER:             The court will issue an order.

Debtors' counsel will inform debtors that no appearance is  
necessary.

The court is not approving or denying approval of the reaffirmation agreement. Debtors were represented by counsel when they entered into the reaffirmation agreement. Pursuant to 11 U.S.C. §524(c)(3), if the debtor is represented by counsel, the agreement must be accompanied by an affidavit of the debtor's attorney attesting to the referenced items before the agreement will have legal effect. *In re Minardi*, 399 B.R. 841, 846 (Bankr. N.D. Ok, 2009) (emphasis in original). The reaffirmation agreement, in the absence of a declaration by debtors' counsel, does not meet the requirements of 11 U.S.C. §524(c) and is not enforceable. The debtors shall have 14 days to refile the reaffirmation agreement properly signed and endorsed by the attorney.

2. [18-12290](#)-B-7     **IN RE: RUBEN CARDONA AND JACQUELINE ROSAS**

PRO SE REAFFIRMATION AGREEMENT WITH GOLDEN 1 CREDIT UNION

7-2-2018    [[14](#)]

NO RULING.

1:30 PM

1. [18-10512](#)-B-7     **IN RE: ABDOL REZA RASTEGAR**  
[18-1027](#)

STATUS CONFERENCE RE: COMPLAINT  
5-21-2018    [[1](#)]

FIRST NATIONAL BANK OF OMAHA  
V. RASTEGAR  
CORY ROONEY/ATTY. FOR PL.  
RESPONSIVE PLEADING

NO RULING.

2. [17-13296](#)-B-7     **IN RE: LARRY CHAMPAGNE**  
[18-1026](#)

STATUS CONFERENCE RE: COMPLAINT  
5-16-2018    [[1](#)]

QUAN V. CHAMPAGNE  
HILTON RYDER/ATTY. FOR PL.

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

DISPOSITION:                    Dropped from calendar.

NO ORDER REQUIRED:            An order approving a stipulated judgment has  
already been entered. Doc. #7.