UNITED STATES BANKRUPTCY COURT
Eastern District of California

Honorable Christopher D. Jaime
Robert T. Matsui U.S. Courthouse
501 I Street, Sixth Floor
Sacramento, California

PRE-HEARING DISPOSITIONS COVER SHEET

DAY: TUESDAY
DATE: August 4, 2026
CALENDAR: 1:00 P.M. CHAPTER 13

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 and no appearance is necessary. 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 seven (7) days of the final hearing on the matter.

UNITED STATES BANKRUPTCY COURT
Eastern District of California

Honorable Christopher D. Jaime
Chief Bankruptcy Judge
Sacramento, California

August 4, 2026 at 1:00 p.m.

1.	26-22900-B-13 LGT-1	STACY ESTANTINO Richard Kwun	OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG 7-6-26 [24]

WITHDRAWN BY M.P.

Final Ruling

The Chapter 13 Trustee having filed a notice of withdrawal of its objection, the objection is dismissed without prejudice pursuant to Federal Rule of Civil Procedure 41(a)(1)(A)(i) and Federal Rules of Bankruptcy Procedure 9014 and 7041. The matter is removed from the calendar.

2. 26-21111-B-13 TERRY/SAMANTHA RODRIGUE MOTION TO CONFIRM PLAN
GC-2 Julius J. Cherry 6-17-26 [39]

Final Ruling

The motion has been set for hearing on the 35-days' notice required by Local Bankruptcy Rule 3015-1(d)(1), 9014-1(f)(1), and Federal Rule of Bankruptcy Procedure 2002(b). The failure of the respondent and other parties in interest to file written opposition at least 14 days prior to the hearing as required by Local Bankruptcy Rule 9014-1(f)(1)(B) is considered to be the equivalent of a statement of nonopposition. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). No opposition was filed. The matter will be resolved without oral argument. No appearance at the hearing is required.

The court's decision is to confirm the amended plan.

11 U.S.C. § 1323 permits a debtor to amend a plan any time before confirmation. The Debtors have provided evidence in support of confirmation. No opposition to the motion has been filed by the Chapter 13 Trustee or creditors. The amended plan complies with 11 U.S.C. §§ 1322 and 1325(a) and is confirmed.

The motion is ORDERED GRANTED for reasons stated in the minutes. An appropriate order confirming the Chapter 13 plan shall be prepared consistent with the current practice of the Chapter 13 Trustee assigned to the case and the proposed order shall be submitted to the court.

The court will issue an order.

3. 25-26312-B-13 LGT-1 — CASEY HOWELL, Robert W. Fong — OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG 7-2-26 [42]

WITHDRAWN BY M.P.

Final Ruling

The Chapter 13 Trustee having filed a notice of withdrawal of its objection, the objection is dismissed without prejudice pursuant to Federal Rule of Civil Procedure 41(a)(1)(A)(i) and Federal Rules of Bankruptcy Procedure 9014 and 7041. The matter is removed from the calendar.

4. 26-21815-B-13 NAR-1 | CAMERON/STEPHANIE ISAACSON Natali A. Ron | MOTION TO CONFIRM PLAN 6-18-26 [36]

Final Ruling

The motion has been set for hearing on the 35-days’ notice required by Local Bankruptcy Rule 3015-1(d)(1), 9014-1(f)(1), and Federal Rule of Bankruptcy Procedure 2002(b). The failure of the respondent and other parties in interest to file written opposition at least 14 days prior to the hearing as required by Local Bankruptcy Rule 9014-1(f)(1)(B) is considered to be the equivalent of a statement of nonopposition. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). No opposition was filed. The matter will be resolved without oral argument. No appearance at the hearing is required.

The court’s decision is to confirm the amended plan.

11 U.S.C. § 1323 permits a debtor to amend a plan any time before confirmation. The Debtors have provided evidence in support of confirmation. No opposition to the motion has been filed by the Chapter 13 Trustee or creditors. The amended plan complies with 11 U.S.C. §§ 1322 and 1325(a) and is confirmed.

The motion is ORDERED GRANTED for reasons stated in the minutes. An appropriate order confirming the Chapter 13 plan shall be prepared consistent with the current practice of the Chapter 13 Trustee assigned to the case and the proposed order shall be submitted to the court.

The court will issue an order.

5.	25-27016-B-13 DBL-1	GENE HILL AND HEIDI VENNERI Patricia Wilson	MOTION TO CONFIRM PLAN 6-1-26 [25]

Final Ruling

The motion has been set for hearing on the 35-days notice required by Local Bankruptcy Rules 3015-1(d)(1), 9014-1(f)(1), and Federal Rule of Bankruptcy Procedure 2002(b). The failure of the respondent and other parties in interest to file written opposition at least 14 days prior to the hearing as required by Local Bankruptcy Rule 9014-1(f)(1)(B) is considered to be the equivalent of a statement of nonopposition. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). Opposition was filed.

The court has determined that oral argument will not assist in the decision-making process or resolution of the motion. *See* Local Bankr. R. 9014-1(h), 1001-1(f). This matter will therefore be decided on the papers.

The court's decision is to not confirm the first amended plan.

First, the Debtors are delinquent in the amount of $332.00. An additional payment of $3,686.00 will be due by the date of the hearing on this matter. The Debtors do not appear to be able to make plan payments proposed and have not carried the burden of showing that the plan complies with 11 U.S.C. § 1325(a)(6).

Second, the non-standard provisions need clarification. The non-standard provisions states "Months 1-4: Debtors paid $3,520.00 a month for a total of $14,080.00. Months 56-60: Debtor will pay $3,686.00 a month for a total of $206,582.00." The trustee believes that this is a typo which should states months 6-60, rather than 56-60. Further, the total should be $206,416.00 and not $206,582.00 as stated in the non-standard provisions.

The amended plan does not comply with 11 U.S.C. §§ 1322, 1323, and 1325(a) and is not confirmed.

The motion is ORDERED DENIED for reasons stated in the minutes.

The court will issue an order.

6. 22-21817-B-13 GARY SPARKS MOTION TO MODIFY PLAN
MET-4 Mary Ellen Terranella 6-22-26 [170]

Final Ruling

The motion has been set for hearing on the 35-days' notice required by Local Bankruptcy Rules 3015-1(d)(2), 9014-1(f)(1), and Federal Rule of Bankruptcy Procedure 3015(g). The failure of the respondent and other parties in interest to file written opposition at least 14 days prior to the hearing as required by Local Bankruptcy Rule 9014-1(f)(1)(B) is considered to be the equivalent of a statement of nonopposition. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). Opposition was filed.

The court has determined that oral argument will not assist in the decision-making process or resolution of the motion. *See* Local Bankr. R. 9014-1(h), 1001-1(f). This matter will therefore be decided on the papers.

The court's decision is to not permit the requested modification and not confirm the modified plan.

The trustee states that debtor is delinquent under the current plan in the amount of $5,680.69. The debtor has admitted that this was an error in the motion to modify and requests that this be remedied in the order confirming the motion to modify. The debtor has also stated that the trustee's second concern regarding no cure for post-petition arrears is true and should be corrected in the order confirming. These are substantial discrepancies that the court will not permit to be corrected in the order confirming.

The modified plan does not comply with 11 U.S.C. §§ 1322 and 1325(a) and is not confirmed.

The motion is ORDERED DENIED for reasons stated in the minutes.

The court will issue an order.

7. 25-24917-B-13 MITCHELL MILES MOTION TO MODIFY PLAN
DAB-5 David A. Boone 6-11-26 [57]

Final Ruling

The motion has been set for hearing on the 35-days' notice required by Local Bankruptcy Rule 3015-1(d)(2), 9014-1(f)(1), and Federal Rule of Bankruptcy Procedure 3015(g). The failure of the respondent and other parties in interest to file written opposition at least 14 days prior to the hearing as required by Local Bankruptcy Rule 9014-1(f)(1)(B) is considered to be the equivalent of a statement of nonopposition. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). No opposition was filed. The matter will be resolved without oral argument. No appearance at the hearing is required.

The court's decision is to permit the requested modification and confirm the modified plan.

11 U.S.C. § 1329 permits a debtor to modify a plan after confirmation. The Debtor has filed evidence in support of confirmation. No opposition to the motion was filed by the Chapter 13 Trustee or creditors. The modified plan complies with 11 U.S.C. §§ 1322, 1325(a), and 1329, and is confirmed.

The motion is ORDERED GRANTED for reasons stated in the minutes. An appropriate order confirming the Chapter 13 plan shall be prepared consistent with the current practice of the Chapter 13 Trustee assigned to the case and the proposed order shall be submitted to the court.

The court will issue an order.

8.	26-22425-B-13 LGT-1	TARRANCE ROSS Mikalah Liviakis	CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG 6-22-26 [15]

WITHDRAWN BY M.P.

Final Ruling

The Chapter 13 Trustee having filed a notice of withdrawal of its objection, the objection is dismissed without prejudice pursuant to Federal Rule of Civil Procedure 41(a)(1)(A)(i) and Federal Rules of Bankruptcy Procedure 9014 and 7041. The matter is removed from the calendar.

9.	26-22634-B-13 LGT-1	KEVRON/CANDICE DUNLAP Candace Y. Brooks	CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG 6-18-26 [14]

Final Ruling

This matter was continued from July 14, 2026, to allow the debtor to resolve the outstanding issues in the objection to confirmation. While the debtor has resolved all of the trustee's original concerns, they have now become delinquent. The debtors are delinquent $5,310.00 with additional $5,310.00 payment coming due on July 25, 2026.

As such, the objection will be sustained and the plan is not confirmed.

The objection is ORDERED SUSTAINED for reasons stated in the minutes.

The court will issue an order.

10. 26-22934-B-13 ROBERT/DELA RUSSELL OBJECTION TO CONFIRMATION OF
LGT-1 Mark A. Wolff PLAN BY LILIAN G. TSANG
7-6-26 [14]

Final Ruling

The *initial* Chapter 13 Plan filed May 22, 2026, is not confirmable and the objection is not one that may be resolved in the confirmation order. Nevertheless, because this is the *initial* Chapter 13 Plan, the procedure in Local Bankr. R. 3015-1(c)(4) applies.

The court's decision is to **continue the hearing to August 11, 2026 at 1:00 p.m., conditionally sustain the objection, and deny confirmation of the plan**.

First, the plan does not comply with 11 U.S.C. § 1325(b)(1)(B) since the Debtors' projected disposable income is not being applied to make payments to unsecured creditors. The Calculation of Disposable Income (Form 122C-2) shows that the Debtors' monthly disposable income is $15,052.84, however the debtor has reduced the income with a special circumstances deduction of $5,533.00 for a one time bonus making the total gross income $9,519.84. The trustee states that Debtors' payment advices reflect an average income of $11,250.54 not including the on time bonus. Further, the deduction regarding the "one time bonus" appears improper as debtor has stated that he receives this bonus of $33,200 annually. As such, the trustee is in need of an amended Form 122C-1 and 122C-2 to determine feasability and to correctly state income.

Second, amended Schedules A/B need to be filed to show Debtors' interest in life insurance as it has not been listed in the current schedules.

The plan does not comply with 11 U.S.C. §§ 1322 and 1325(a). The objection is sustained and the plan is not confirmed.

Conditional Nature of this Ruling

Because the objection has been filed, set, and served under Local Bankruptcy Rules 3015-1(c)(4) and 9014-1(f)(2), any party in interest shall have until 5:00 p.m. on August 7, 2026, to file and serve a response to the objection(s). *See* Local Bankr. R. 3015-1(c)(4), 9014-1(f)(2)(C). Any response shall be served on the Chapter 13 Trustee, the Debtor, the Debtor's attorney, and/or the attorney for the objecting party by facsimile or email.

If no response is timely filed and served, the objection will be deemed sustained for the reasons stated hereinabove, this ruling will no longer be conditional and will become the court's final decision, and the continued hearing on August 11, 2026, at 1:00 p.m. will be vacated.

If a response is timely filed and served, the court will hear the objection on August 11, 2026, at 1:00 p.m.

The objection is ORDERED CONDITIONALLY SUSTAINED and CONTINUED to August 11, 2026 at 1:00 p.m. for reasons stated in the minutes.

The court will issue an order .

11. 24-20837-B-13 RAS-1 TERRI COOK PALACIOS AND JOSE PALACIOS Leo G Spanos
SELECT PORTFOLIO SERVICING, INC. VS.
MOTION FOR RELIEF FROM AUTOMATIC STAY 6-29-26 [148]

Final Ruling

The motion for relief of automatic stay was filed pursuant to Local Bankruptcy Rule 9014-1(f)(1). Generally, a motion, notice of hearing, memorandum of points and authorities, supporting declaration, and certificate of service must each be filed as separate documents. LBR 9014-1(d)(1), (4). As a result, the motion and the memorandum of points and authorities may not be filed as an amalgamated document. *See id*.

Written motions are defined by their content in the Federal Rules of Bankruptcy Procedure. They must state the relief or order sought and the grounds for that relief or order. Fed. R. Bankr. P. 9013. "Legal grounds for the relief sought means citation to the statute, rule, case, or common law doctrine that forms the basis of the moving party's request *but does not include a discussion of those authorities or argument for their applicability*." LBR 9014-1(d)(3)(A) (emphasis added). In contrast, a memorandum of points and authorities is "a succinct and reasoned explanation of the moving party's entitlement to relief." LBR 9014-1(d)(3)(C).

The rule prohibiting a combined motion and memorandum of points and authorities contains an exception when the total length of the combined document does not exceed 6 pages. LBR 9014-1(d)(4).

Here, the movant Select Portfolio Servicing, Inc. has combined the motion and memorandum of points and authorities. That document exceeds six pages. As a consequence, the movant has not complied with the separate document requirement of LBR 9014-1(d)(4). Counsel for movant is reminded to comply with applicable provisions of the Federal Rules of Bankruptcy Procedure and Local Bankruptcy Rules.

Accordingly, the motion to for relief from the automatic stay is denied without prejudice for failure to comply with local rules.

The motion is ORDERED DENIED without prejudice for reasons stated in the minutes.

The court will issue an order.

12. 26-20545-B-13 BRYAN BABCOCK MOTION TO CONFIRM PLAN
JCK-4 Kathleen H. Crist 6-22-26 [62]

Final Ruling

The motion has been set for hearing on the 35-days' notice required by Local Bankruptcy Rule 3015-1(d)(1), 9014-1(f)(1), and Federal Rule of Bankruptcy Procedure 2002(b). The failure of the respondent and other parties in interest to file written opposition at least 14 days prior to the hearing as required by Local Bankruptcy Rule 9014-1(f)(1)(B) is considered to be the equivalent of a statement of nonopposition. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). Opposition has been withdrawn. The matter will be resolved without oral argument. No appearance at the hearing is required.

The court's decision is to confirm the amended plan.

11 U.S.C. § 1323 permits a debtor to amend a plan any time before confirmation. The Debtors have provided evidence in support of confirmation. The Chapter 13 has withdrawn their opposition to the motion as all issues have been resolved. The amended plan complies with 11 U.S.C. §§ 1322 and 1325(a) and is confirmed.

The motion is ORDERED GRANTED for reasons stated in the minutes. An appropriate order confirming the Chapter 13 plan shall be prepared consistent with the current practice of the Chapter 13 Trustee assigned to the case and the proposed order shall be submitted to the court.

The court will issue an order.

13. 25-26648-B-13 RAMON RAMIREZ MOTION TO CONFIRM PLAN
JAD-1 Jessica A. Dorn 6-26-26 [40]

Final Ruling

The motion has been set for hearing on the 35-days notice required by Local Bankruptcy Rules 3015-1(d)(1), 9014-1(f)(1), and Federal Rule of Bankruptcy Procedure 2002(b). The failure of the respondent and other parties in interest to file written opposition at least 14 days prior to the hearing as required by Local Bankruptcy Rule 9014-1(f)(1)(B) is considered to be the equivalent of a statement of nonopposition. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). Opposition was filed.

The court has determined that oral argument will not assist in the decision-making process or resolution of the motion. *See* Local Bankr. R. 9014-1(h), 1001-1(f). This matter will therefore be decided on the papers.

The court's decision is to **continue the motion to confirm to August 11, 2026, at 1:00 p.m.**

The trustee had filed opposition based on the need for an amended Schedule I to be filed and an Amended Petition to be filed by the debtor. The debtor has since filed these documents. The court will continue the motion to confirm to August 11, 2026, at 1:00 p.m. to allow the Trustee to review the documents and determine if the plan is feasible.

If concerns remain regarding feasibility, the Trustee must file a statement to that effect by August 7, 2026, at 5:00 p.m.. If nothing is filed, the court will assume that all issues have been resolved, no opposition remains, and will confirm the plan.

The motion is ORDERED CONTINUED to August 11, 2026, at 1:00 p.m. for reasons stated in the minutes.

The court will issue an order.

14.	26-22750-B-13 NLG-1	ARTIA WHITLEY Julius J. Cherry	OBJECTION TO CONFIRMATION OF PLAN BY LAKEVIEW LOAN SERVICING, LLC 7-2-26 [18]

WITHDRAWN BY M.P.

Final Ruling

The Creditor Lakeview Loan Servicing, LLC having filed a notice of withdrawal of its objection, the objection is dismissed without prejudice pursuant to Federal Rule of Civil Procedure 41(a)(1)(A)(i) and Federal Rules of Bankruptcy Procedure 9014 and 7041. The matter is removed from the calendar.

15.	26-22751-B-13 LGT-1	REMEDIOS SARABIA AND ROSALIE CASTANO Robert W. Fong	OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG 7-2-26 [32]

Final Ruling

The *initial* Chapter 13 Plan filed May 13, 2026, is not confirmable and the objection is not one that may be resolved in the confirmation order. Nevertheless, because this is the *initial* Chapter 13 Plan, the procedure in Local Bankr. R. 3015-1(c)(4) applies.

The court's decision is to **continue the hearing to August 11, 2026, at 1:00 p.m., conditionally sustain the objection, and deny confirmation of the plan**.

First, the debtors have failed to provide the Chapter 13 Trustee with multiple requested bank statements. As such, the trustee is unable to determine the feasibility of the plan.

Second, feasibility of the plan depends on the granting of a two motions to value collateral, both under Creditor SAFE Credit Union for vehicles (a 2006 Hummer H2 and a 2011 BMW Z4). Both motions to value collateral have been continued to September 3, 2026. Without an order on the motions, the trustee is unable to determine feasibility.

The plan does not comply with 11 U.S.C. §§ 1322 and 1325(a). The objection is sustained and the plan is not confirmed.

Conditional Nature of this Ruling

Because the objection has been filed, set, and served under Local Bankruptcy Rules 3015-1(c)(4) and 9014-1(f)(2), any party in interest shall have until 5:00 p.m. on August 7, 2026, to file and serve a response to the objection(s). *See* Local Bankr. R. 3015-1(c)(4), 9014-1(f)(2)(C). Any response shall be served on the Chapter 13 Trustee, the Debtor, the Debtor's attorney, and/or the attorney for the objecting party by facsimile or email.

If no response is timely filed and served, the objection will be deemed sustained for the reasons stated hereinabove, this ruling will no longer be conditional and will become the court's final decision, and the continued hearing on August 11, 2026, at 1:00 p.m. will be vacated.

If a response is timely filed and served, the court will hear the objection on August 11, 2026, at 1:00 p.m.

The objection is ORDERED CONDITIONALLY SUSTAINED and CONTINUED to August 11, 2026 at 1:00 p.m. for reasons stated in the minutes.

The court will issue an order

16. 26-21152-B-13 ROSE LIZOLA MOTION TO CONFIRM PLAN
GC-2 Julius J. Cherry 6-19-26 [49]

Final Ruling

The motion has been set for hearing on the 35-days' notice required by Local Bankruptcy Rule 3015-1(d)(1), 9014-1(f)(1), and Federal Rule of Bankruptcy Procedure 2002(b). The failure of the respondent and other parties in interest to file written opposition at least 14 days prior to the hearing as required by Local Bankruptcy Rule 9014-1(f)(1)(B) is considered to be the equivalent of a statement of nonopposition. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). No opposition was filed. The matter will be resolved without oral argument. No appearance at the hearing is required.

The court's decision is to confirm the amended plan.

11 U.S.C. § 1323 permits a debtor to amend a plan any time before confirmation. The Debtors have provided evidence in support of confirmation. No opposition to the motion has been filed by the Chapter 13 Trustee or creditors. The amended plan complies with 11 U.S.C. §§ 1322 and 1325(a) and is confirmed.

The motion is ORDERED GRANTED for reasons stated in the minutes. An appropriate order confirming the Chapter 13 plan shall be prepared consistent with the current practice of the Chapter 13 Trustee assigned to the case and the proposed order shall be submitted to the court.

The court will issue an order.

17. 26-22854-B-13 LGT-1 | RACHEL JOHNSON Matthew G. Grech | OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG 7-2-26 [12]

Final Ruling

The *initial* Chapter 13 Plan filed May 19, 2026, is not confirmable and the objection is not one that may be resolved in the confirmation order. Nevertheless, because this is the *initial* Chapter 13 Plan, the procedure in Local Bankr. R. 3015-1(c)(4) applies.

The court's decision is to **continue the hearing to August 11, 2026, at 1:00 p.m., conditionally sustain the objection, and deny confirmation of the plan**.

First, debtor has failed to file amended Schedules A, B, and I to the trustee. Without amended Schedules, the trustee cannot determine the feasibility of the plan.

Second, the trustee has requested verification of income for the Debtor's non-filing spouse for the 60 days prior to filing. This has not been provided to the trustee.

Last, an amendment is needed for the Disclosure of Compensation of Attorney for Debtor form filed on May 19, 2026. The form does not match the form provided by the Eastern District of California.

The plan does not comply with 11 U.S.C. §§ 1322 and 1325(a). The objection is sustained and the plan is not confirmed.

Conditional Nature of this Ruling

Because the objection has been filed, set, and served under Local Bankruptcy Rules 3015-1(c)(4) and 9014-1(f)(2), any party in interest shall have until 5:00 p.m. on August 7, 2026, to file and serve a response to the objection(s). *See* Local Bankr. R. 3015-1(c)(4), 9014-1(f)(2)(C). Any response shall be served on the Chapter 13 Trustee, the Debtor, the Debtor's attorney, and/or the attorney for the objecting party by facsimile or email.

If no response is timely filed and served, the objection will be deemed sustained for the reasons stated hereinabove, this ruling will no longer be conditional and will become the court's final decision, and the continued hearing on August 11, 2026, at 1:00 p.m. will be vacated.

If a response is timely filed and served, the court will hear the objection on August 11, 2026, at 1:00 p.m.

The objection is ORDERED CONDITIONALLY SUSTAINED and CONTINUED to August 11, 2026 at 1:00 p.m. for reasons stated in the minutes.

The court will issue an order

18. [26-23254]-B-13 ANDREW HEADS — MOTION FOR RELIEF FROM AUTOMATIC STAY
[ANG]-1 Sanaz S. Bereliani — 7-7-26 [[12]]

MAIN STREET LAUNCH VS.

Final Ruling

The motion has been set for hearing on 28-days notice. Local Bankruptcy Rule 9014-1(f)(1). The failure of the respondent and other parties in interest to file written opposition at least 14 days prior to the hearing as required by Local Bankruptcy Rule 9014-1(f)(1)(B) is considered to be the equivalent of a statement of nonopposition. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). No opposition was filed. The matter will be resolved without oral argument. No appearance at the hearing is required.

The court's decision is to grant the motion.

Main Street Launch ("Movant") seeks relief from the automatic stay in order to allow *Atascadero Glass, Inc. v. Applegate Johnson, Inc. Et al.* ("State Court Litigation") to be concluded. The moving party has provided the Declaration of Blundell to introduce evidence to authenticate the documents upon which it bases the claim and the obligation owed by the Debtor.

The Blundell Declaration states that the Debtor's production company, Postman Productions LLC, entered into a U.S. Small Business Administration Note with Movant Main Street to borrow the sum of $200,000.00. The debtor failed to make the necessary payments on the note. Debtor's have possession of collateral, including camera equipment that the debtor continues to utilize. Movant now seeks permission to proceed with its Application for Writ of Possession in the County of San Joaquin, Case No. STK-CV-UBC-2026-0000951.

No parties have filed opposition to the motion to date.

The bankruptcy court may grant relief from stay for cause when it is necessary to allow litigation in a nonbankruptcy court. 3 COLLIER ON BANKRUPTCY ¶ 362.07[3][a] (Alan N. Resnick & Henry J. Sommer eds. 16th ed.). The basis for such relief to litigate in another forum is predicated on factors of judicial economy. *See Truebro, Inc. v. Plumberex Specialty Products, Inc. (In re Plumberex Specialty Products, Inc.)*, 311 B.R. 551, 556-557. (Bankr. C.D. Cal. 2004). Moreover, "[t]he validity of [a] claim or contract underlying the claim is not litigated during the [stay relief] hearing." *Johnson v. Righetti (In re Johnson)*, 756 F.2d 738, 740 (9th Cir. 1985), *cert. denied*, 474 U.S. 828 (1985).

The court finds that the nature of the State Court Litigation warrants relief from stay for cause. Therefore, judicial economy dictates that the state court ruling be allowed to continue after considerable time and resources have been already put forth in the matter.

The court shall issue an order modifying the automatic stay as it applies to the Debtor to allow the Movant to continue the State Court Litigation.

The automatic stay is not modified with respect to the enforcement of the judgment against the Debtor, Trustee, or property of the bankruptcy estate. Any judgment obtained shall be brought back to this court for the proper treatment of any claims under the Bankruptcy Code.

No other or additional relief is granted by the court.

The motion is ORDERED GRANTED for reasons stated in the minutes.

The court will issue an order.

19.	26-22456-B-13 BMR-1	THEODORE/WANDA STITT Rabin Pournazarian	CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY SOLARACCESS 5B LLC 6-24-26 [17]

WITHDRAWN BY M.P.

Final Ruling

The Creditor SolarAccess 5B LLC having filed a notice of withdrawal of its objection, the objection is dismissed without prejudice pursuant to Federal Rule of Civil Procedure 41(a)(1)(A)(i) and Federal Rules of Bankruptcy Procedure 9014 and 7041. The matter is removed from the calendar.

20. 26-22963-B-13 RAY BROWN OBJECTION TO CONFIRMATION OF
LGT-1 Kevin Tang PLAN BY LILIAN G. TSANG
7-2-26 [14]

Final Ruling

The Chapter 13 Trustee having filed a notice of withdrawal of its objection, the objection is dismissed without prejudice pursuant to Federal Rule of Civil Procedure 41(a)(1)(A)(i) and Federal Rules of Bankruptcy Procedure 9014 and 7041. The matter is removed from the calendar.

21. 22-90267-B-13 LGT-2 **Thru #22**

ROBEN/RAWINA TAMRAZ
Thomas P. Hogan

CONTINUED MOTION UNDER RULE 3002-1(G)(4) TO DETERMINE FINAL CURE AND PAYMENT OF THE MORTGAGE CLAIM. RE: US BANK TRUST NATIONAL ASSOCIATION. (CLAIM NO. 2)
4-10-26 [76]

Final Ruling

CONTINUED TO AUGUST 18, 2026, AT 1:00 P.M. TO ALLOW CHAPTER 13 TRUSTEE TO REVIEW AND CONSIDER THE STIPULATION BETWEEN THE DEBTORS AND SECURED CREDITOR. NO APPEARANCE ON AUGUST 4, 2026, AT 1:00 P.M. IS NECESSARY.

The motion is ORDERED CONTINUED to August 18, 2026 at 1:00 p.m. for reasons stated in the minutes.

The court will issue an order.

22. 22-90267-B-13 RAS-1

ROBEN/RAWINA TAMRAZ
Thomas P. Hogan

CONTINUED MOTION FOR RELIEF FROM AUTOMATIC STAY
4-10-26 [70]

U.S. BANK TRUST NATIONAL ASSOCIATION VS.

Final Ruling

CONTINUED TO AUGUST 18, 2026, AT 1:00 p.m. NO APPEARANCE ON AUGUST 4, 2026, AT 1:00 P.M. IS NECESSARY.

The motion is ORDERED CONTINUED to August 18, 2026 at 1:00 p.m. for reasons stated in the minutes.

The court will issue an order.

23. 26-20775-B-13 NICHOLAS/CHRISTINA BILYEU MOTION TO CONFIRM PLAN
CYB-1 Candace Y. Brooks 6-15-26 [27]

Final Ruling

The motion has been set for hearing on the 35-days notice required by Local Bankruptcy Rules 3015-1(d)(1), 9014-1(f)(1), and Federal Rule of Bankruptcy Procedure 2002(b). The failure of the respondent and other parties in interest to file written opposition at least 14 days prior to the hearing as required by Local Bankruptcy Rule 9014-1(f)(1)(B) is considered to be the equivalent of a statement of nonopposition. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). Opposition was filed.

The court has determined that oral argument will not assist in the decision-making process or resolution of the motion. *See* Local Bankr. R. 9014-1(h), 1001-1(f). This matter will therefore be decided on the papers.

The court's decision is to confirm the amended plan.

First, the plan will take approximately 76.59 months to complete, which exceeds the maximum length of 60 months pursuant to 11 U.S.C. § 1322(d) and which results in a commitment period that exceeds the permissible limit imposed by 11 U.S.C. § 1325(b)(4).

Second, the proposed plan provides for Wells Fargo auto as a class 2(A) claim to be paid $15,542.00 at 8.50% interest with monthly dividends of $315.00. (Dkt. 31.) However, Wells Fargo Bank N.A. filed a proof of claim with a secured claim amount of $15,695.83. The monthly dividend of $315.00 will take more than 61.68 months to pay the claim in full. As such, the plan is not feasible as proposed.

Last, the Debtors are delinquent in the amount of $24,527.00. An additional payment of $8,527.00 will be due by the date of the hearing on this matter. The Debtors do not appear to be able to make plan payments proposed and have not carried the burden of showing that the plan complies with 11 U.S.C. § 1325(a)(6).

The amended plan does not comply with 11 U.S.C. §§ 1322, 1323, and 1325(a) and is not confirmed.

The motion is ORDERED DENIED for reasons stated in the minutes.

The court will issue an order.

24.	26-22576-B-13 LGT-1	JAMIE BRIDGEMAN Michael K. Moore	CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG 6-18-26 [24]

Final Ruling

CONTINUED TO 10/6/26 AT 1:00 P.M. TO BE HEARD AFTER THE CONTINUED MEETING OF CREDITORS SET FOR 9/24/26.

The objection is ORDERED CONTINUED to October 6, 2026 at 1:00 p.m. for reasons stated in the minutes.

The court will issue an order.

25. 26-20380-B-13 MURILLO MILLIN MOTION TO CONFIRM PLAN
WW-1 Mark A. Wolff 6-22-26 [22]

Final Ruling

The motion has been set for hearing on the 35-days' notice required by Local Bankruptcy Rule 3015-1(d)(1), 9014-1(f)(1), and Federal Rule of Bankruptcy Procedure 2002(b). The failure of the respondent and other parties in interest to file written opposition at least 14 days prior to the hearing as required by Local Bankruptcy Rule 9014-1(f)(1)(B) is considered to be the equivalent of a statement of nonopposition. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). No opposition was filed. The matter will be resolved without oral argument. No appearance at the hearing is required.

The court's decision is to confirm the amended plan.

11 U.S.C. § 1323 permits a debtor to amend a plan any time before confirmation. The Debtors have provided evidence in support of confirmation. No opposition to the motion has been filed by the Chapter 13 Trustee or creditors. The amended plan complies with 11 U.S.C. §§ 1322 and 1325(a) and is confirmed.

The motion is ORDERED GRANTED for reasons stated in the minutes. An appropriate order confirming the Chapter 13 plan shall be prepared consistent with the current practice of the Chapter 13 Trustee assigned to the case and the proposed order shall be submitted to the court.

The court will issue an order.

26. 26-21286-B-13 TINA WILSON MOTION TO CONFIRM PLAN
PLC-4 Peter L. Cianchetta 6-12-26 [61]

Final Ruling

The motion been set for hearing on the 35-days notice required by Local Bankruptcy Rules 3015-1(d)(1), 9014-1(f)(1), and Federal Rule of Bankruptcy Procedure 2002(b). The court determines that the resolution of this matter does not require oral argument. *See* Local Bankr. R. 9014-1(h).

The court's decision is to deny the motion to confirm as moot and overrule the objection as moot.

Subsequent to the filing of the Trustee's objection, an amended plan was filed on July 28, 2026. The confirmation hearing for the amended plan is scheduled for September 22, 2026. The earlier plan filed June 12, 2026, is not confirmed.

The motion is ORDERED DENIED AS MOOT and the objection ORDERED OVERRULED AS MOOT for reasons stated in the minutes.

The court will issue an order.

27.	26-22688-B-13 LGT-1	JANET/JONATHAN RICAFRENTE Matthew G. Grech	CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG 6-22-26 [20]

Final Ruling

CONTINUED TO 8/27/26 AT 1:00 P.M. TO BE HEARD AFTER THE CONTINUED MEETING OF CREDITORS SET FOR 8/13/26.

The objection is ORDERED CONTINUED to August 27, 2026 at 1:00 p.m. for reasons stated in the minutes.

The court will issue an order.

28. 26-20092-B-13 STANLEY/JANELLE ORR MOTION TO CONFIRM PLAN
DBJ-2 Douglas B. Jacobs 6-10-26 [74]

Final Ruling

The motion has been set for hearing on the 35-days notice required by Local Bankruptcy Rules 3015-1(d)(1), 9014-1(f)(1), and Federal Rule of Bankruptcy Procedure 2002(b). The failure of the respondent and other parties in interest to file written opposition at least 14 days prior to the hearing as required by Local Bankruptcy Rule 9014-1(f)(1)(B) is considered to be the equivalent of a statement of nonopposition. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). Opposition was filed.

The court has determined that oral argument will not assist in the decision-making process or resolution of the motion. *See* Local Bankr. R. 9014-1(h), 1001-1(f). This matter will therefore be decided on the papers.

The court's decision is to not confirm the second amended plan.

First, the plan will take approximately 64 months to complete, which exceeds the maximum length of 60 months pursuant to 11 U.S.C. § 1322(d) and which results in a commitment period that exceeds the permissible limit imposed by 11 U.S.C. § 1325(b)(4).

Second, feasibility of the plan depends on the granting of a motion to value collateral of Chase Auto for a vehicle. To date, the Debtors have not filed, served, or set for hearing a valuation motion pursuant to Local Bankr. R. 3015-1(j).

Third, the plan elects to pay Debtors' counsel pursuant to the flat fee structure in LBR 2016-1(c). The Chapter 13 Plan proposes to pay a monthly dividend of $470.17 per month towards attorney fees for the remaining balance of $11,762.00. To comply with LBR 2016-1(c)(4)(C), the monthly dividend can be no more than $196.03 per month. Further, the disclosure of compensation of Attorney for Debtors lists incorrect fee amounts. The form will need to be amended to correctly list the fees to be paid.

Fourth, the debtors provide for Ally Bank in Class 1. There are no pre-petition arrears or monthly dividends listed for this claim. The claim will mature in month 47 of the 60 month plan. As such, this appears to be misclassified as a Class 1 claim.

Last, the Debtors are delinquent in the amount of $6,968.04. An additional payment of $2,766.33 will be due by the date of the hearing on this matter. The Debtors do not appear to be able to make plan payments proposed and have not carried the burden of showing that the plan complies with 11 U.S.C. § 1325(a)(6)

The amended plan does not comply with 11 U.S.C. §§ 1322, 1323, and 1325(a) and is not confirmed.

The motion is ORDERED DENIED for reasons stated in the minutes.

The court will issue an order.

29. 26-22292-B-13 LGT-2 | KEVIN/BRANDEE MCCANN, David Foyil | OBJECTION TO DEBTOR'S CLAIM OF EXEMPTIONS 6-23-26 [25]

Final Ruling

CONTINUED TO SEPTEMBER 24, 2026, AT 10:00 A.M. FOR AN EVIDENTIARY HEARING. ALL PARTIES, ATTORNEYS, AND TESTIFYING WITNESSES MUST BE PRESENT IN COURT ON SEPTEMBER 24, 2026, AT 10:00 A.M. VIDEO AND TELEPHONE APPEARANCES ARE NOT PERMITTED.

A separate order with dates for the exchange and submission of Alternate Direct Testimony Declarations, evidentiary objections, and an optional pre-hearing brief will issue.

30. 25-27093-B-13 JOHNATHAN MOHR MOTION TO VACATE DISMISSAL OF CASE
BSH-1 David C. Johnston 7-16-26 [49]

DEBTOR DISMISSED: 07/01/26

Final Ruling

The motion has been set for hearing on the 28-days notice required by Local Bankruptcy Rule 9014-1(f)(1). The court has reviewed the motion. The court has also reviewed and takes judicial notice of the docket in this Chapter 13 case. The court has determined that oral argument will not assist in the decision-making process or resolution of the amended motion. *See* Local Bankr. R. 9014-1(h); *Coss v. Caliber Homes, Inc./Fidelity*, 2019 WL 1460251, *1 (D. Ariz. 2019) (oral argument not mandatory before ruling on motion to reconsider). The court therefore issues these findings of fact and conclusions as a Final Ruling. *See* Fed. R. Civ. P. 52(a); Fed. R. Bankr. P. 7052.

The court's decision is to grant the motion to vacate dismissal.

Debtor moves to vacate the order dismissing this Chapter 13 case. The Chapter 13 case was dismissed on July 1, 2026, for failure to confirm a plan or set a plan for hearing. Debtor states that the dismissal was a mistake as he had filed a motion to confirm which was entered in the court's system June 29, 2026, the day prior to the hearing on the motion to dismiss.

Discussion

Federal Rule of Civil Procedure 60(b)(1), applicable by Federal Rule of Bankruptcy Procedure 9024, permits the court to relieve a party from a final judgment or order for "mistake, inadvertence, surprise, or excusable neglect[.]" Fed. R. Civ. P. 60(b)(1); Fed. R. Bankr. P. 9024. Relief for excusable neglect is governed by the *Pioneer-Briones* factors, *i.e.*, (1) the danger of prejudice to any non-moving party if the dismissal is vacated; (2) the length of delay and the potential impact of that delay on judicial proceeding; (3) the reason for the delay, including whether the delay was within the reasonable control of the movant; and (4) whether the debtor's conduct was in good faith. *Pioneer Inv. Servs. v. Brunswick Assocs. Ltd. P'ship*, 507 U.S. 380, 395 (1993); *Briones v. Riviera Hotel & Casino*, 116 F.3d 379, 381 (9th Cir. 1997).

Since the dismissal was caused by the Debtor's last-minute filing immediately prior to the hearing, relief under Rule 60(b) is proper. Therefore, the Debtor's motion to vacate the order dismissing this Chapter 13 case will be granted, the dismissal order at dkt. 44 vacated, and this case ordered reinstated. Further, by vacating the dismissal order which caused the automatic stay of 11 U.S.C. § 362(a) to terminate, upon entry of the order vacating the dismissal order, the automatic stay of § 362(a) is revived to the extent it existed prior to dismissal - but only upon entry of the order vacating the dismissal order and for acts occurring thereafter. *State Bank of Southern Utah v. Gledhill (In re Gledhill)*, 76 F.3d 1070, 1079-1080 and n.8 (10th Cir. 1996); *Ramirez v. Whelen (In re Ramirez)*, 188 B.R. 413, 416 (9th Cir. BAP 1995) ("Occasionally, it might suffice to revive the stay by way of motion for reconsideration under Federal Rules of Civil Procedure 59(e) or 60(b), which are applicable in bankruptcy by virtue of Federal Rules of Bankruptcy Procedure 9021 and 9023 [sic].") (Klein, J., concurring).

The motion is ORDERED GRANTED for reasons stated in the minutes.

The court will issue an order.

31. 26-22796-B-13 MARCUS BROWN OBJECTION TO CONFIRMATION OF
KMM-1 Rabin Pournazarian PLAN BY HARLEY-DAVIDSON
Thru #33 6-26-26 [12]

Final Ruling

The objection was properly filed at least 14 days prior to the hearing on the motion to confirm a plan. *See* Local Bankr. R. 3015-1(c)(4) & (d)(1) and 9014-1(f)(2). Parties in interest may, at least 7 days prior to the date of the hearing, serve and file with the court a written reply to any written opposition. Local Bankr. R. 9014-1(f)(1)(C). No written reply has been filed to the objection.

Because the plan is not confirmable and the objection is not one that may be resolved in the confirmation order, further briefing is not necessary. *See* Local Bankr. R. 9014-1(f)(2)(C). The court has also determined that oral argument will not assist in the decision-making process or resolution of the objection. *See* Local Bankr. R. 9014-1(h), 1001-1(f). This matter will therefore be decided on the papers. No appearance at the hearing is necessary.

The court's decision is to sustain the objection and deny confirmation of the plan.

Creditor Harley-Davidson has opposed the motion to confirm because the interest rate on the Class 2 claim is 0.00%. The court takes judicial notice of the prime rate of interest as published in a leading newspaper. *Bonds, Rates & Credit Markets: Consumer Money Rates*, Wall St. J., May 15, 2026, http://online.wsj.com/mdc/public/page/mdc_bonds.html. The current prime rate is 6.75%. To set the appropriate rate, courts utilize the "formula approach" of *Till v. SCS Credit Corp.*, 124 S.Ct. 1951 (2004), which takes into consideration the national prime rate and adjusts it for a greater risk of default posed by a debtor. Courts have typically adjusted the interest rate by 1% to 3%. The court finds that an interest rate of 0% to be insufficient as it is *less* that the prime market rate. As such, the creditor's opposition will be sustained and the plan will not be confirmed.

If the Debtor insists on an interest rate of 0%, the Debtor may set any re-filed plan for an evidentiary hearing (request to be noted on the plan and motion to confirm it). The court will appoint its own expert witness who will provide testimony on the Debtor's proposed 0% interest rate. If after the evidentiary hearing the Debtor fails to justify, and the court declines to apply, a 0% interest rate the court will allocate the cost of the court-appointed expert to the Debtor. *See* Fed. R. Evid. 702(C)(2).

The plan filed May 15, 2026, does not comply with 11 U.S.C. §§ 1322 and 1325(a). The objection is sustained and the plan is not confirmed.

The objection is ORDERED SUSTAINED for reasons stated in the minutes.

The court will issue an order.

32. 26-22796-B-13 MARCUS BROWN OBJECTION TO CONFIRMATION OF
LGT-1 Rabin Pournazarian PLAN BY LILIAN G. TSANG
7-2-26 [21]

Final Ruling

The objection was properly filed at least 14 days prior to the hearing on the motion to confirm a plan. *See* Local Bankr. R. 3015-1(c)(4) & (d)(1) and 9014-1(f)(2). Parties in interest may, at least 7 days prior to the date of the hearing, serve and file with the court a written reply to any written opposition. Local Bankr. R. 9014-1(f)(1)(C). No written reply has been filed to the objection.

Because the plan is not confirmable and the objection is not one that may be resolved in the confirmation order, further briefing is not necessary. *See* Local Bankr. R.

9014-1(f)(2)(C). The court has also determined that oral argument will not assist in the decision-making process or resolution of the objection. *See* Local Bankr. R. 9014-1(h), 1001-1(f). This matter will therefore be decided on the papers. No appearance at the hearing is necessary.

The court's decision is to sustain the objection and deny confirmation of the plan.

First, the debtor has failed to provide for full payment of all claims entitled to priority as necessary by 11 U.S.C. § 1322(a). The detbor's plan provides for $15,000 towards priority claims which are for the benefit of the Internal Revenue Service. However, the proof of claim provided by the Internal Revenue Service asserts that Debtor owes $116,618.23 in priority debt. The proposed plan is not feasible in providing for the full amount of priority claims filed with the court.

Second, the debtor has failed to schedule all debts at required by 11 U.S.C. § 521(a). The trustee has received secured proof of claims from the U.S. Department of Housing and Urban Development, AmeriCredit Financial Services, and Navy Federal Credit Union. None of these claims have been stated on Debtor's Schedule D. An amended Schedule D must be filed to accurately reflect all of debtors claims.

Third, feasibility of the plan depends on the granting of a motion to value collateral of Bridgecrest Acceptance Corp for a 2013 Volkswagen Jetta. To date, the Debtor has not filed, served, or set for hearing a valuation motion pursuant to Local Bankr. R. 3015-1(j).

Fourth, the Debtor has not provided the Trustee with a copy of an income tax return for the 4 year period ending on the petition date. The Internal Revenue Service has stated that Debtor did not file tax returns for the years of 2020, 2021, 2022, 2023, and 2024. The Debtor has not complied with 11 U.S.C. § 521(e)(2)(A)(I).

Fifth, the plan proposes to pay debtor's counsel a monthly dividend of $830.43 per month towards attorney fees for the remaining balance of $5,813.00. In order to comply with LBR 2016-1(c)(4)(C), the monthly dividend can be no more than $96.88 per month.

Last, an amended Statement of Financial Affairs must be filed to disclose income of 2024 and 2025, as debtor stated he did have income those years.

The plan filed May 15, 2026, does not comply with 11 U.S.C. §§ 1322 and 1325(a). The objection is sustained and the plan is not confirmed.

The objection is ORDERED SUSTAINED for reasons stated in the minutes.

The court will issue an order.

33.	26-22796-B-13 RLG-1	MARCUS BROWN Rabin Pournazarian	MOTION TO VALUE COLLATERAL OF AMERICAN CREDIT ACCEPTANCE 6-30-26 [16]

Final Ruling

The motion has been set for hearing on 28-days notice. Local Bankruptcy Rule 9014-1(f)(1). The failure of the respondent and other parties in interest to file written opposition at least 14 days prior to the hearing as required by Local Bankruptcy Rule 9014-1(f)(1)(B) is considered to be the equivalent of a statement of nonopposition. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). No opposition was filed. The matter will be resolved without oral argument. No appearance at the hearing is required.

The court's decision is to value the secured claim of American Credit Acceptance at $29,900.00.

Debtor moves to value the secured claim of American Credit Acceptance ("Creditor") pursuant to 11 U.S.C. § 506(a). Debtor is the owner of a 2018 Chevrolet Camaro ("Vehicle"). Debtor seeks to value the Vehicle at a replacement value of $29,900.00 as of the petition filing date. As the owner, Debtor's opinion of value is evidence of the asset's value. *See* Fed. R. Evid. 701; *see also Enewally v. Wash. Mut. Bank (In re Enewally)*, 368 F.3d 1165, 1173 (9th Cir. 2004).

Proof of Claim Filed

The court has reviewed the Claims Registry for this bankruptcy case. Claim No. 4-1 filed by American Credit Acceptance is the claim which may be the subject of the present motion.

Discussion

The lien on the Vehicle's title secures a purchase-money loan incurred Novemeber 8, 2021, which is more than 910 days prior to filing of the petition, to secure a debt owed to Creditor with a balance of approximately $47,978.16. Therefore, the Creditor's claim secured by a lien on the asset's title is under-collateralized. The Creditor's secured claim is determined to be in the amount of $29,900.00. *See* 11 U.S.C. § 506(a). The valuation motion pursuant to Fed. R. Civ. P. 3012 and 11 U.S.C. § 506(a) is granted.

The motion is ORDERED GRANTED for reasons stated in the minutes.

The court will issue an order.