



**UNITED STATES BANKRUPTCY COURT  
Eastern District of California  
Honorable René Lastreto II  
Department B - 510 19th Street  
Bakersfield, California**

**Hearing Date: Wednesday, August 6, 2025**

*At this time, when in-person hearings in Bakersfield will resume is to be determined. No persons are permitted to appear in court for the time being. All appearances of parties and attorneys shall be as instructed below.*

Unless otherwise ordered, all matters before the Honorable René Lastreto II shall be simultaneously: (1) via **ZoomGov Video**, (2) via **ZoomGov Telephone**, and (3) 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.

9:00 AM

1. [24-10403](#)-B-13     **IN RE: VICKI/ANGELA VALENTYN**  
[LGT-5](#)

MOTION TO DISMISS CASE  
6-24-2025    [\[95\]](#)

WILLIAM EDWARDS/ATTY. FOR DBT.  
RESPONSIVE PLEADING

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

DISPOSITION:        Continued to September 3, 2025, at 9:00 a.m.

ORDER:                The court will issue an order.

On June 24, 2025, Lilian G. Tsang ("Trustee") filed this *Motion to Dismiss Case* for failure to confirm a Chapter 13 Plan. Doc. #95. On July 23, 2025, Vicki and Angela Valentyn ("Debtors") filed written opposition to the instant motion to dismiss. *Opposition*, Doc. #104. Also on July 23, 2025, Debtors filed their *Amended Third Modified Plan*. Doc. #101. The *Amended Third Modified Plan* was accompanied by a motion to confirm the same, which is set for hearing on September 3, 2025. Docs. #99, #102.

Accordingly, the instant motion to dismiss is CONTINUED to September 3, 2025, at 9:00 a.m. to be heard in conjunction with Debtors' *Motion to Confirm Amended Third Modified Plan*.

2. [25-11008](#)-B-13     **IN RE: RAMSES KADANA MUHAMMAD**  
[LGT-2](#)

MOTION TO DISMISS CASE  
6-6-2025    [\[28\]](#)

LILIAN TSANG/MV

TENTATIVE RULING:        This matter will be called and proceed as scheduled because the debtor is pro se.

DISPOSITION:        Granted or denied without prejudice.

ORDER:                The court will issue an order.

This motion was set for hearing on at least 28 days' notice pursuant to Local Rule of Practice ("LBR") 9014-1(f)(1). The failure of the debtor 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). However, because the debtor is pro se, this matter will be called and proceed as scheduled. The court will inquire whether the debtor has cured all of the delinquencies

set forth in the motion. If so, this motion will be DENIED WITHOUT PREJUDICE. Otherwise, this motion will be GRANTED.

Chapter 13 trustee Lilian G. Tsang ("Trustee") asks the court to dismiss this case under 11 U.S.C. § 1307(c)(1) and (c)(4) for unreasonable delay by the debtor that is prejudicial to creditors. Doc. #28. Specifically, Trustee asks the court to dismiss this case for the debtor's failure to: (1) provide required documents to Trustee; (2) file the correct form of chapter 13 plan; (3) accurately file schedules and/or statements; and (4) commence making payments due under the plan. As of June 6, 2025, payments are delinquent in the amount of \$7,272.16. While this motion is pending, further payments will come due. In addition to the delinquency amount, the debtor also must make the monthly plan payment of \$3,636.08 due on June 25, 2025, and another monthly plan payment of \$3,636.08 due on July 25, 2025. Doc. #28.

Under 11 U.S.C. § 1307(c), the court may convert or dismiss a case, whichever is in the best interests of creditors and the estate, for cause. "A debtor's unjustified failure to expeditiously accomplish any task required either to propose or to confirm a chapter 13 plan may constitute cause for dismissal under § 1307(c)(1)." *Ellsworth v. Lifescape Med. Assocs., P.C. (In re Ellsworth)*, 455 B.R. 904, 915 (B.A.P. 9th Cir. 2011). There is "cause" for dismissal under 11 U.S.C. § 1307(c)(1) for unreasonable delay by the debtor that is prejudicial to creditors because the debtor failed to provide Trustee with the documentation required by 11 U.S.C. § 521(a)(3) and (4). Cause also exists under 11 U.S.C. § 1307(c)(4) to dismiss this case as the debtor has failed to make any payments due under the plan.

A review of the debtor's Schedules A/B, C and D shows that the debtor's real property has no equity beyond a secured claim and claimed homestead exemption, although the court questions whether the debtor's schedules are complete because the debtor states his occupation as "Lyft Driver" yet has not scheduled a vehicle on his Schedules A/B. Doc. #10. Because it appears that there is no equity to be realized for the benefit of the estate, dismissal, rather than conversion to chapter 7, is in the best interests of creditors and the estate.

Accordingly, pending the debtor showing that all the delinquencies set forth in the motion have been cured, the motion will be GRANTED, and the case dismissed.

3. [25-10111](#)-B-13     **IN RE: DANNY HERRERA**  
[RSW-2](#)

CONTINUED MOTION TO CONFIRM PLAN  
5-21-2025    [\[20\]](#)

DANNY HERRERA/MV  
ROBERT WILLIAMS/ATTY. FOR DBT.  
RESPONSIVE PLEADING

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

DISPOSITION:     Continued to September 3, 2025, at 9:00 a.m.

ORDER:             The court will issue an order.

On July 30, 2025, the Trustee filed a *Reply* to Debtor's responsive brief requesting that this matter be continued to allow time for Debtor's Counsel to obtain a signature from Wells Fargo Bank approving of the proposed confirmation order and, specifically, language providing that payments on the Class 1 pre-petition arrearage owed to Wells Fargo Bank will not commence until month 16 of the plan and that the monthly dividend shall be \$745.00 per month for months 1-60. Doc. #39. Accordingly, this matter is hereby CONTINUED to September 3, 2025, at 9:00 a.m.

4. [25-11017](#)-B-13     **IN RE: CARLOS TORRES**  
[LGT-2](#)

MOTION TO DISMISS CASE  
6-18-2025    [\[25\]](#)

LILIAN TSANG/MV  
RABIN POURNAZARIAN/ATTY. FOR DBT.  
DISMISSED 6/30/25

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

DISPOSITION:     Denied as moot.

ORDER:             The court will issue an order.

An order dismissing this case was already entered on June 30, 2025. Doc. #33. The motion will be DENIED AS MOOT.

5. [25-11223](#)-B-13     **IN RE: ABEL RAZO**  
[LGT-2](#)

MOTION TO DISMISS CASE  
6-12-2025    [\[33\]](#)

DISMISSED 6/20/25

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

DISPOSITION:     Denied as moot.

ORDER:             The court will issue an order.

An order dismissing this case was already entered on June 20, 2025.  
Doc. #40. The motion will be DENIED AS MOOT.

6. [25-11624](#)-B-13     **IN RE: ESEQUIEL/CASEY CERVANTES**  
[LGT-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG  
6-25-2025    [\[12\]](#)

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

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

DISPOSITION:     Continued to September 3, 2025, at 9:00 a.m.

ORDER:             The court will issue an order.

Chapter 13 trustee Lilian G. Tsang ("Trustee") objects to confirmation of the *Chapter 13 Plan* filed by Esequiel and Casey Cervantes ("Debtors") on May 18, 2025, on the following basis:

1. At the 341 Meeting of Creditors, the Trustee requested the following documentation: a copy of Debtors' retirement loan statement. Until the retirement loan statement is received, the Trustee is unable to determine if Debtors are providing all of their projected disposable income into the plan for the benefit of unsecured creditors. In the event the retirement loan is repaid during the plan, Trustee requests the plan payments be increased after the loan is paid off. The Trustee is not opposed to resolving this issue in an order confirming plan.

Doc. #12. On July 18, 2025, Trustee filed a Supplemental Objection advising that Objection #1 had been resolved but adding an additional objection to confirmation:

2. According to Form 122C-2 line 46, the Debtor received a salary increase of \$346.67 per month, but Schedule I does not include the pay increase, it merely mirrors the 6-

month average on Form 122C-1. (Dkt. 1.) Until Schedule I is amended to reflect the actual income Debtor receives, the Trustee is unable to determine if all of Debtors' monthly discretionary income is being paid into the plan for the benefit of general unsecured creditors and whether the plan has been filed in good faith. [11 U.S.C. §§ 1325(a)(3), 1325(b)(1)].

Doc. #15.

This objection will be CONTINUED to September 3, 2025, at 9:00 a.m. Unless this case is voluntarily converted to chapter 7, dismissed, or the objection to confirmation is withdrawn, the Debtors shall file and serve a written response to the Objection not later than **14 days before the hearing**. The response shall specifically address each issue raised in the objection to confirmation, state whether the issue is disputed or undisputed, and include admissible evidence to support the Debtors' position. Any reply shall be served no later than **7 days before the hearing**.

If the Debtors elect to withdraw the plan and file a modified plan in lieu of filing a response, then a confirmable, modified plan shall be filed, served, and set for hearing not later than **7 days before the hearing**. If the Debtors do not timely file a modified plan or a written response, this objection will be sustained on the grounds stated in the objection without further hearing.

7. [25-11930](#)-B-13     **IN RE: FRANK/PATRICIA CARAVEO**  
[LGT-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG  
7-17-2025    [\[14\]](#)

LILIAN TSANG/MV  
MICHAEL REID/ATTY. FOR DBT.

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

DISPOSITION:        Continued to September 3, 2025, at 9:00 a.m.

ORDER:                The court will issue an order.

Chapter 13 trustee Lilian G. Tsang ("Trustee") objects to confirmation of the *Chapter 13 Plan* filed by Frank David and Patricia Louise Caraveo ("Debtors") on June 11, 2025, on the following basis:

1. Trustee requested verification of income from Adoption Income from Kern County in the amount of \$732.00. In addition, Trustee requested verification of income from food stamps program in the amount of \$770.00. Until the income can be verified, the Trustee is unable to determine if Debtor's plan is feasible

Doc. #14.

This objection will be CONTINUED to September 3, 2025, at 9:00 a.m. Unless this case is voluntarily converted to chapter 7, dismissed, or the objection to confirmation is withdrawn, the Debtors shall file and serve a written response to the Objection not later than **14 days before the hearing**. The response shall specifically address each issue raised in the objection to confirmation, state whether the issue is disputed or undisputed, and include admissible evidence to support the Debtors' position. Any reply shall be served no later than **7 days before the hearing**.

If the Debtors elect to withdraw the plan and file a modified plan in lieu of filing a response, then a confirmable, modified plan shall be filed, served, and set for hearing not later than **7 days before the hearing**. If the Debtors do not timely file a modified plan or a written response, this objection will be sustained on the grounds stated in the objection without further hearing.

8. [25-12236](#)-B-13     **IN RE: WARREN SIMKO**

ORDER TO SHOW CAUSE - FAILURE TO PAY FEES  
7-15-2025     [\[11\]](#)

DISMISSED 7/21/25

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

DISPOSITION:     Dropped and taken off calendar.

NO ORDER REQUIRED.

An order dismissing the case was entered on July 21, 2025. Doc. #17. Accordingly, this Order to Show Cause will be taken off calendar as moot. No appearance is necessary.

9. [25-11638](#)-B-13     **IN RE: DAVID SOLIS**  
[LGT-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG  
6-30-2025     [\[12\]](#)

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

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

DISPOSITION:     Sustained.

ORDER:     The court will issue an order.

On June 30, 2025, Chapter 13 trustee Lilian G. Tsang ("Trustee") filed this Objection to confirmation of the Chapter 13 Plan filed by David Solis ("Debtor") on May 19, 2025. Doc. #12. On July 30, 2025, Debtor responded stating that he would be filing a modified plan and



no longer seeks confirmation of the May 19 plan. Doc. #21.  
Accordingly, this Objection is SUSTAINED.

10. [25-11852](#)-B-13     **IN RE: KURT/PEGGY GOSS**  
[KSH-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY AIS PORTFOLIO SERVICES, LLC  
6-25-2025    [\[12\]](#)

AIS PORTFOLIO SERVICES, LLC/MV  
ROBERT WILLIAMS/ATTY. FOR DBT.  
KRISTIN SCHULER-HINTZ/ATTY. FOR MV.

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

DISPOSITION:        Continued to September 3, 2025, at 9:00 a.m.

ORDER:                The court will issue an order.

AIS Portfolio Services, LLC as Servicer for Ford Motor Credit Company LLC ("Creditor"), objects to confirmation of the *Chapter 13 Plan* filed by Kurt and Peggy Goss ("Debtors") on June 2, 2025 because the *Chapter 13 Plan* fails to pay the applicable prime plus interest rate on Creditor's secured claim. Doc. #12 *et seq.*

This objection will be CONTINUED to September 3, 2025, at 9:00 a.m. Unless this case is voluntarily converted to chapter 7, dismissed, or the objection to confirmation is withdrawn, the Debtors shall file and serve a written response to the Objection not later than **14 days before the hearing**. The response shall specifically address each issue raised in the objection to confirmation, state whether the issue is disputed or undisputed, and include admissible evidence to support the Debtors' position. Any reply shall be served no later than **7 days before the hearing**.

If the Debtors elect to withdraw the plan and file a modified plan in lieu of filing a response, then a confirmable, modified plan shall be filed, served, and set for hearing not later than **7 days before the hearing**. If the Debtors do not timely file a modified plan or a written response, this objection will be sustained on the grounds stated in the objection without further hearing.

11. [22-12056](#)-B-13     **IN RE: SHANNON HAGER**  
[RSW-4](#)

MOTION TO MODIFY PLAN  
6-13-2025    [\[147\]](#)

SHANNON HAGER/MV  
ROBERT WILLIAMS/ATTY. FOR DBT.  
RESPONSIVE PLEADING

NO RULING.

12. [25-11060](#)-B-13     **IN RE: SOPHONNA NONG**  
[RSW-2](#)

MOTION TO COMPROMISE CONTROVERSY/APPROVE SETTLEMENT  
AGREEMENT WITH AMERICAN FAMILY CONNECT PROPERTY AND  
CASUALTY INSURANCE COMPANY  
7-3-2025    [\[23\]](#)

SOPHONNA NONG/MV  
ROBERT WILLIAMS/ATTY. FOR DBT.

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

DISPOSITION:     Granted.

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

Sophonna Wong ("Debtor") filed this motion seeking to approve a settlement agreement with American Family Connect Property and Casualty Insurance Company ("American Family") to compensate Debtor for personal injuries Debtor suffered in a vehicular accident that occurred prepetition. Doc. #23. American Family is the insurance provider for the other driver (not identified in the moving papers) who apparently was at fault. *Id.*

The motion is supported by a Declaration from Debtor. Doc. #25.

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 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.

No party in interest has opposed the motion, which will be GRANTED.

On a motion by the trustee and after notice and a hearing, the court may approve a compromise or settlement. Federal Rule of Bankruptcy Procedure ("FRBP") 9019(a). Absent from Rule 9019 is standing for the debtor to seek such approval. Typically, only the trustee may file a motion to approve a compromise or settlement.

Though 11 U.S.C. § 1303 does not expressly grant chapter 13 debtors standing to prosecute and settle claims, other courts have applied

it to allow these claims to continue. The Second Circuit has stated, "we conclude that a Chapter 13 debtor, unlike a Chapter 7 debtor, has standing to litigate causes of action that are not part of a case under title 11." *Olick v. Parker & Parsley Petroleum Co.*, 145 F.3d 513, 515 (2d Cir. 1998).

The Second Circuit reasoned, "[t]he legislative history of § 1303, which sets out the exclusive rights of a Chapter 13 debtor, supports the holding that a Chapter 13 debtor's standing is different." *Olick*, 145 F.3d at 516. "Both the House of Representatives and Senate floor managers of the Uniform Law on Bankruptcies, Pub. L. No. 95-598 (1978), stated that:

Section 1303 . . . specifies rights and powers that the debtor has exclusive of the trustees. The section does not imply that the debtor does not also possess other powers concurrently with the trustee. For example, although Section [323] is not specified in section 1303, certainly it is intended that the debtor has the power to sue and be sued."

*Olick*, 145 F.3d at 516, citing 124 Cong. Rec. H. 11,106 (daily ed. Sept. 28, 1978) (remarks of Rep. Edwards); S. 17,423 (daily ed. Oct. 5, 1978) (remarks of Sen. DeConcini).

Ninth Circuit courts have applied *Olick's* reasoning and agreed that chapter 13 debtors "have standing to pursue claims against others when those claims belong to the bankruptcy estate because 'the reality of a filing under Chapter 13 is that the debtors are the true representatives of the estate and should be given the broad latitude essential to control the progress of their case.'" *Donato v. Metro. Life Ins. Co.*, 230 B.R. 418, 425 (N.D. Cal. 1999) (quoting *Olick*, 145 F.3d at 516). The *Donato* court also favorably cited the Third Circuit's reasoning that a chapter 13 debtor could continue to prosecute prepetition claims after filing because "an essential feature of a Chapter 13 case is that the debtor retains possession of and may use all the property of his estate, including his prepetition causes of action[.]" *Donato*, 230 B.R. at 425 (citing *Maritime Elec. Co., Inc. v. United Jersey Bank*, 959 F.2d 1194, 1209 at n.2 (3rd Cir. 1991)).

Therefore, Debtor has standing to prosecute and settle this claim.

Debtor declares, on or about October 6, 2023, she was involved in a vehicular accident in Lebec, California, sustaining substantial personal injuries as a result. Doc. #25. The other driver was at fault, and Debtor obtained legal counsel to pursue compensation. *Id.*

Debtor later filed this Chapter 13 case on April 1, 2025. Doc. #1. The plan, which has not yet been confirmed, proposes to pay 100% on the allowed claims of unsecured creditors. Doc. #18. On July 3, 2025, Debtor amended her Schedules A/B and C to schedule the lawsuit at the center of this motion as an asset and also to exempt it pursuant to California Code of Civil Procedure § 704.140. Doc. #22. The deadline for objecting to the amended Schedules is August 4, 2025. Doc. #23.

Debtor further declares that her personal injury lawyer has reached an agreement with American Family (the insurance provider for the other driver, who is not identified in the moving papers) to settle the case for a gross amount of \$30,000.00. Doc. #25. Debtor anticipates that after paying medical liens, costs, and attorneys' fees (to be paid on a contingency basis), Debtor will receive \$10,000.00. *Id.*

On a motion by the trustee (or, as here, the debtor) and after notice and a hearing, the court may approve a compromise or settlement. FRBP 9019. Approval of a compromise must be based upon considerations of fairness and equity. *In re A & C Properties*, 784 F.2d 1377, 1381 (9th Cir. 1986). The court must consider and balance four factors:

1. the probability of success in the litigation;
2. the difficulties, if any, to be encountered in the matter of collection;
3. the complexity of the litigation involved, and the expense, inconvenience, and delay necessarily attending it; and
4. the paramount interest of the creditors with a proper deference to their reasonable views.

*In re Woodson*, 839 F.2d 610, 620 (9th Cir. 1988).

The motion asserts that the proposed settlement agreement satisfies the *Woodson* test because:

1. the Settlement Agreement was negotiated in good faith;
2. the Settlement Agreement is the best result that can currently be achieved under the facts of the case;
3. the Settlement Agreement is fair and equitable; and
4. Debtor has provided all requested documents to the Trustee.

Doc. #23. Those, however, are not the *Woodson* factors, and the court must make its own assessment of those factors before approving this settlement.

1. Probability of success. There is little information about factual events underlying this settlement proposal, and so the court can only speculate as to the likelihood of success at trial. That said, a settlement would certainly eliminate the need for a trial and the attendant time and expense.
2. Difficulties in collection. The settlement agreement represents a sum certain, whereas collection would only be an issue if the case went to trial.
3. Complexity, expense, inconvenience, and delay. It is unlikely that a simple vehicular accident would raise complex legal issues, but going to trial would increase expenses, especially if expert testimony were required. The settlement would also eliminate inconvenience and delay.

4. The paramount interest of creditors. The interests of creditors are not implicated in this case, as the entire settlement amount has been exempted by Debtor.

The court concludes that the *Woodson* factors balance in favor of approving the compromise, and the settlement, based on the limited information before the court, is equitable and fair.

The court may give weight to the opinions of the trustee, the parties, and their attorneys. *In re Blair*, 538 F.2d 849, 851 (9th Cir. 1976). Furthermore, the law favors compromise and not litigation for its own sake. *Id.* Accordingly, the motion will be GRANTED.

This ruling is not authorizing the payment of any fees or costs associated with the litigation.

10:00 AM

1. [25-12042](#)-B-7     **IN RE: ANTONIO AVELAR MACIAS AND MA GOMEZ CORTEZ**

ORDER TO SHOW CAUSE FOR FAILURE TO UPDATE CONTACT  
INFORMATION IN PACER  
7-8-2025    [[18](#)]

GEORGE PANAGIOTOU/ATTY. FOR DBT.

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

DISPOSITION:     The OSC will be vacated.

ORDER:             The court will issue an order.

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

11:00 AM

1. [24-13712](#)-B-7    **IN RE: MARIANO MARTINEZ-GONZALEZ**  
[25-1012](#)    [CAE-1](#)

STATUS CONFERENCE RE: COMPLAINT  
3-17-2025    [\[1\]](#)

LUNA ET AL V. MARTINEZ-GONZALEZ

TENTATIVE RULING:            This matter will proceed as scheduled.

DISPOSITION:                Continue to September 3, 2025, at 11:00 a.m.

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

The plaintiff has filed a *Motion for Default Judgment* that is set for hearing on September 3, 2025, at 11:00 a.m. Doc. #31 et seq. Therefore, the court is inclined to continue this status conference to September 3, 2025, at 11:00 a.m. to be heard in conjunction with the *Motion for Default Judgment*.

11:30 AM

1. [25-10873](#)-B-7     **IN RE: ALEXANDRA ARREOLA**

REAFFIRMATION AGREEMENT WITH HYUNDAI CAPITAL AMERICA  
7-9-2025     [\[26\]](#)

ARETE KOSTOPOULOS/ATTY. FOR DBT.

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

DISPOSITION:     Denied.

ORDER:     The court will issue an order.

Debtor's counsel shall notify the debtor that no appearance is necessary.

A Reaffirmation Agreement between Alexandra Arreola ("Debtor") and Hyundai Capital America for a 2021 Hyundai Palisade was filed on July 9, 2025. Doc. #26.

Fed. R. Bankr. P. ("Rule") 4008(a) requires a reaffirmation agreement to be filed no later than 60 days after the first date set for the meeting of creditors.

On June 25, 2025, Debtor filed a *Motion Extend Time for Order Extending Time to File Reaffirmation and Defer Entry of Discharge* ("Motion"). Doc. #24. The Motion was not considered by the court as Debtor failed to file a notice of hearing or, alternatively, submit a proposed order. The meeting of creditors was set for April 25, 2025, and therefore, the deadline to file the reaffirmation agreement was June 24, 2025, and the Reaffirmation Agreement was filed on July 9, 2025. Doc. #26.

Accordingly, the Reaffirmation Agreement between Debtor and Hyundai Capital America will be DENIED.