



UNITED STATES BANKRUPTCY COURT  
Eastern District of California  
Honorable Jennifer E. Niemann  
Hearing Date: Thursday, August 7, 2025  
Department A – 510 19<sup>th</sup> street  
Bakersfield, California

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***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 Jennifer E. Niemann 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 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 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 who wish to appear remotely must contact the Courtroom Deputy for the Department holding the hearing.

Please also note the following:

- Parties in interest 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 appearing by ZoomGov may only listen in to the hearing using the zoom telephone number. Video appearances are not permitted.
- Members of the public and the press may not listen in to trials or evidentiary hearings, though they may appear in person in most instances.

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.

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.

1. [25-11213](#)-A-13     **IN RE: PABLO CHAVEZ**  
[LGT-1](#)

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY TRUSTEE LILIAN G. TSANG  
5-29-2025    [[12](#)]

JOSHUA STERNBERG/ATTY. FOR DBT.

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

DISPOSITION:     Sustained.

ORDER:             The court will issue an order.

Pablo Gonzales Chavez ("Debtor") filed a voluntary petition under chapter 13 and a chapter 13 plan ("Plan") on April 13, 2025. Doc. ##1, 3. The chapter 13 trustee ("Trustee") objected to confirmation of the Plan because, among other things, secured creditor Specialized Loan Servicing ("Creditor") needed to be reclassified from a Class 1 creditor to a Class 2 creditor because there are no pre-petition arrears owed to Creditor and the claim of Creditor matured on August 1, 2024. Doc. #12.

The court continued this matter to August 7, 2025 and ordered Debtor to file and serve a written response to Trustee's objection by July 24, 2025; or if Debtor elected to withdraw this Plan, then Debtor had to file, serve, and set for hearing a confirmable modified plan by July 31, 2025. Doc. #22. On July 30, 2025, Trustee filed a supplemental objection on the grounds again asserting, among other things that the Plan must still be modified to reclassify Creditor from a Class 1 creditor to a Class 2 creditor. Doc. #26.

Having reviewed the docket in this case, the court finds Debtor has not voluntarily converted this case to chapter 7 or dismissed this case, and Trustee's objection has not been withdrawn. Further, Debtor has not filed and served any written response to Trustee's objection. Debtor has not filed, served, and set for hearing a confirmable modified plan by the time set by the court.

Accordingly, because Debtor has not complied with this court's prior order and because Debtor must file a new plan to address Trustee's objections, Trustee's objection to the Plan is SUSTAINED.

2. [25-11717](#)-A-13     **IN RE: ADRIENNE HUMKEY**  
[LGT-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG  
6-25-2025    [\[14\]](#)

LILIAN TSANG/MV  
DONALD IWUCHUKWU/ATTY. FOR DBT.

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

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

ORDER:             The court will issue an order.

Adrienne A. Humkey ("Debtor") filed a voluntary petition under chapter 13 along with a chapter 13 plan ("Plan") on May 26, 2025. Doc. ##1, 3. The chapter 13 trustee ("Trustee") objects to confirmation of the Plan because (1) the meeting of creditors has not yet concluded, and (2) the Plan is not feasible because the monthly Plan payment needs to be increased to provide for the proposed plan payments to secured creditors and Trustee's compensation. Doc. #14. The meeting of creditors was continued to September 23, 2025 at 10:00 a.m. See court docket entry entered on July 30, 2025.

This objection will be continued to October 9, 2025. Unless this case is voluntarily converted to chapter 7, dismissed, or Trustee's objection to confirmation is withdrawn, Debtor shall file and serve a written response no later than September 25, 2025. 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 Debtor's position. Trustee shall file and serve a reply, if any, by October 2, 2025.

If Debtor elects to withdraw this 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 October 2, 2025. If Debtor does not timely file a modified plan or a written response, this objection to confirmation will be sustained on the grounds stated in Trustee's objection without a further hearing.

3. [25-10825](#)-A-13     **IN RE: RICHARD/ANTOINETTE MADOS**  
[LGT-1](#)

CONTINUED RE: OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG  
5-2-2025    [\[13\]](#)

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

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

DISPOSITION:     Dropped from calendar.

NO ORDER REQUIRED.

Movant withdrew the objection to confirmation of the plan on July 17, 2025.  
Doc. #35.

4. [25-11628](#)-A-13      **IN RE: HARRIET THOMAS-LEWIS**

CONTINUED RE: ORDER TO SHOW CAUSE FOR FAILURE TO UPDATE CONTACT INFORMATION  
IN PACER  
6-4-2025    [\[20\]](#)

CAROLINE KIM/ATTY. FOR DBT.

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

DISPOSITION:      The order to show cause will be vacated.

ORDER:              The court will issue an order.

The record shows that the incorrect contact information was updated by the debtor's counsel. Therefore, this order to show cause will be VACATED. No appearance is necessary.

5. [25-11628](#)-A-13      **IN RE: HARRIET THOMAS-LEWIS**  
[KLG-1](#)

AMENDED MOTION TO CONFIRM PLAN  
7-30-2025    [\[48\]](#)

HARRIET THOMAS-LEWIS/MV  
CAROLINE KIM/ATTY. FOR DBT.  
RESPONSIVE PLEADING WITHDRAWN

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

DISPOSITION:      Denied without prejudice.

ORDER:              The court will issue an order.

This matter is DENIED WITHOUT PREJUDICE for improper notice.

The motion and notice of hearing do not comply with Local Rule of Practice ("LBR") 9014-1(d)(4), which requires that every document listed in LBR 9014-1(d)(1) be filed as a separate document. Here, both the motion and the amended motion filed by Movant include the notice of hearing in the same document. Doc. ##30, 48. Pursuant to LBR 9014-1(d)(4), Movant should have filed the motion to confirm the chapter 13 plan and the notice of hearing as separate documents.

As a further procedural matter, the notices of hearing filed in connection with this motion do not comply with LBR 9014-1(d)(3)(B)(i), which requires the notice include the names and addresses of persons who must be served with any opposition, or LBR 9014-1(d)(3)(B)(iii), which requires the notice to advise respondents that they can determine whether the matter has been resolved without oral argument or whether the court has issued a tentative ruling by viewing the court's website at [www.caeb.uscourts.gov](http://www.caeb.uscourts.gov) after 4:00 p.m. the day before the hearing, and that parties appearing telephonically must view the pre-hearing dispositions prior to the hearing.

As a further procedural matter, LBR 9014-1(d)(3)(D) requires in relevant part that "[e]very motion or other request for relief shall be accompanied by evidence establishing its factual allegations and demonstrating that the movant

is entitled to the relief requested." Here, no evidence was initially filed or served with the motion to confirm Debtor's plan, so Debtor did not meet her required burden of proof or comply with this court's Local Rules of Practice. On July 11, 2025, a declaration from Debtor was filed in support of the motion. Doc. #43. However, LBR 3015-1(d)(1) requires the motion to be served at least 35 days prior to the hearing date. Because the evidence to support the motion was not served and filed until July 11, 2025, the court deems service of the motion and supporting evidence to be untimely because the declaration was served only 27 days prior to the hearing date.

As a further procedural matter, there is no Attachment 6B2 attached to the certificates of service filed with the amended motion (Doc. #48) showing the parties and addresses on which the motion and supporting documents were served. LBR 3015-1(d)(1) requires a motion to confirm a plan to be served at least 35 days prior to the hearing date. Because there is no attachment to the certificate of service, the court cannot determine whether the proper parties were served.

As a further procedural matter, the motion and the plan has the incorrect Docket Control Number. "Once a Docket Control Number is assigned, all related papers filed by any party, including motions for orders shortening the amount of notice and stipulations resolving that motion, shall include the same number." LBR 9014-1(c)(4). See LBR 9004-2(b)(6). Here, the motion to confirm the chapter 13 plan was assigned a Docket Control Number of KLG-1, while the plan, declaration and certificates of service had a Docket Control Number of LGT-1 or is missing a Docket Control Number. The correct Docket Control Number for the motion and subsequent pleadings should have been KLG-1.

The court encourages counsel to review the local rules to ensure compliance in future matters or those matters may be denied without prejudice for failure to comply with the local rules. The rules can be accessed on the court's website at: <https://www.caeb.uscourts.gov/LocalRulesAndGeneralOrders>.

6. [25-11628](#)-A-13      **IN RE: HARRIET THOMAS-LEWIS**  
[LGT-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG  
6-25-2025    [\[24\]](#)

LILIAN TSANG/MV  
CAROLINE KIM/ATTY. FOR DBT.

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

DISPOSITION:      Dropped as moot.

ORDER:              The court will issue an order.

The debtor filed an amended plan on July 3, 2025 (Doc. #31), with a motion to confirm the amended plan set for hearing on August 7, 2025. Doc. ##30-31. Therefore, this objection is DROPPED AS MOOT.

7. [23-12338](#)-A-13     **IN RE: SALINA THOMAS**  
[DHC-8](#)

CONTINUED MOTION TO MODIFY PLAN  
5-28-2025    [\[130\]](#)

SALINA THOMAS/MV  
DAVID CHUNG/ATTY. FOR DBT.  
RESPONSIVE PLEADING

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

DISPOSITION:     Granted.

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

This motion was set for hearing on at least 35 days' notice prior to the hearing date pursuant to Local Rule of Practice ("LBR") 3015-1(d)(1). The chapter 13 trustee timely opposed this motion but withdrew her opposition because the debtor has resolved the trustee's objection. Doc. ##136, 142. The failure of 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 non-responding 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 Sys., Inc. v. Heidenthal, 826 F.2d 915, 917 (9th Cir. 1987). Constitutional due process requires a moving party make a *prima facie* showing that they are entitled to the relief sought, which the movant has done here.

This motion is GRANTED. The confirmation order shall include the docket control number of the motion, and it shall reference the plan by the date it was filed.

8. [25-11149](#)-A-13     **IN RE: KATHRYN MILLER**  
[LGT-1](#)

MOTION TO DISMISS CASE  
6-6-2025    [\[30\]](#)

LILIAN TSANG/MV

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

DISPOSITION:     Granted.

ORDER:             The court will issue an order.

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

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). 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 default of the debtor is 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 a movant make a *prima facie* showing that they are entitled to the relief sought, which the movant has done here.

Here, the chapter 13 trustee ("Trustee") asks the court to dismiss this case under 11 U.S.C. § 1307(c)(1) and (c)(4) for unreasonable delay by debtor that is prejudicial to creditors. Doc. #30. Specifically, Trustee asks the court to dismiss this case for the debtor's failure to: (1) set a plan for hearing as required by the Order Extending Time to File Missing Documents; (2) provide Trustee with required documents; and (3) commence making payments due under the plan. As of June 6, 2025, payments are delinquent in the amount of \$3,375.00. 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 \$3,375.00 for June 25, 2025, and \$3,375.00 for July 25, 2025. Doc. #30. The debtor did not oppose.

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 debtor that is prejudicial to creditors because the debtor failed to provide Trustee with all of 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 all payments due under the plan.

A review of the debtor's Schedules A/B, C and D shows that the debtor has minimal equity in non-exempt assets. Doc. ##25, 26. Because there is minimal 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, this motion will be GRANTED. The case will be dismissed.



MOTION TO VACATE DISMISSAL OF CASE  
7-16-2025    [\[55\]](#)

MARI RUB-FERRELL/MV  
DISMISSED 06/04/2025

TENTATIVE RULING:            This matter will proceed as scheduled.

DISPOSITION:                Granted if the chapter 13 trustee confirms that all grounds for dismissing this case have been addressed by the debtor.

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

This motion was set for hearing on the court's order entered on July 17, 2025. Doc. #56. Because the hearing was set on less than 28 days' notice, opposition can be presented at the hearing. Unless opposition is presented at the hearing, the court intends to enter the respondents' defaults and grant the motion only if the chapter 13 trustee confirms that all grounds that caused the dismissal of the debtor's bankruptcy case have been addressed by the debtor. 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 chapter 13 bankruptcy was filed on February 7, 2025. Doc. #1. The chapter 13 debtor, Mari Rub-Ferrell ("Debtor"), is not represented by an attorney. Doc. #1.

On April 11, 2025, the chapter 13 trustee ("Trustee") filed a motion to dismiss this case for unreasonable delay by Debtor in prosecuting this bankruptcy case ("Motion to Dismiss"). Specifically, Trustee moved to dismiss Debtor's bankruptcy case because Debtor failed to: (1) appear at the scheduled § 341 meeting of creditors; (2) provide Trustee with required documents; (3) file a complete plan (Sections 2.03, 3.12, 3.14 and 6.02 of the chapter 13 plan filed on February 20, 2025 [Doc. #16] were blank); (4) file accurate schedules and/or statements; and (5) commence making payments due under the plan. Doc. #30.

On June 4, 2025, a hearing was held on the Motion to Dismiss. Debtor did not file a written opposition to the Motion to Dismiss as required by this court's Local Rules of Practice, and Trustee did not withdraw the Motion to Dismiss. Therefore, an order dismissing Debtor's bankruptcy case was entered on June 4, 2025. Doc. #44.

On June 26, 2025, Debtor filed a motion to vacate the dismissal of her bankruptcy case ("Ex Parte Motion"). Doc. #47. On June 27, 2025, the court denied the Ex Parte Motion because Debtor did not provide any reasons why the court should vacate the dismissal of Debtor's case. Doc. #50.

On July 16, 2025, Debtor filed another motion to vacate the dismissal of her bankruptcy case ("Motion to Vacate") and provided several reasons why the court should grant that request. Doc. #55. In the Motion to Vacate, Debtor states that she is not receiving emails or mail at the address that is on file with the court. Doc. #55. Debtor asserts that the court's docket indicates that Debtor appeared at all meeting of creditors. Doc. #55. Debtor also asserts that she has provided all required documents to Trustee's office as of July 8, 2025

and has made all payments owed to Trustee. Doc. #55. The court notes that documents Debtor states are attached to the Motion to Vacate are not attached to the motion that was filed with the court. Doc. #55. The court set a hearing on the Motion to Vacate. Doc. #56.

Debtor seeks relief pursuant to Federal Rule of Civil Procedure ("Rule") 60(a) (made applicable by Federal Rule of Bankruptcy Procedure 9024). Doc. #55. Rule 60(a) allows the court to "correct a clerical mistake or a mistake arising from oversight or omission whenever one is found in a judgment, order, or other part of the record." Rule 60(a) "finds application where the record makes apparent that the court intended one thing but by merely clerical mistake or oversight did another." United States v. Kellogg (In re West Tex. Mktg. Corp.), 12 F.3d 497, 503 (5th Cir. 1994) (citations omitted). "The rule allows courts to modify their judgment in order to insure that the record reflects the actual intentions of the court and the parties." Id. at 504.

Here, the grounds upon which Debtor's bankruptcy case was dismissed are not actions taken by the court. Therefore, it is not apparent on the record "that the court intended one thing but by merely clerical mistake or oversight did another," so Rule 60(a) does not apply.

The legal basis for the relief sought in the Motion to Vacate is Rule 60(b), which permits the court to grant relief from a final order for, *inter alia*, mistake, inadvertence, surprise, excusable neglect, or any other reason that justifies relief. Rule 60(b)(1), (6). A motion to reconsider an order is an "extraordinary remedy, to be used sparingly in the interests of finality and conservation of judicial resources." Kona Enters. v. Estate of Bishop, 299 F.3d 877, 890 (9th Cir. 2000); see also Berman v. Freedom Fin. Network, LLC, 30 F.4th 849 (9th Cir. 2022) (applying the standard to Rule 60(b)).

This determination is "an equitable one, taking account of all relevant circumstances surrounding the party's omission." Pioneer Inv. Servs. v. Brunswick Assocs. Ltd. P'ship, 507 U.S. 380, 395 (1993). The factors to consider include: (1) danger of prejudice to the debtor; (2) length of delay and potential impact on judicial proceedings; (3) reason for the delay, including whether it was in the movant's control; and (4) whether the party acted in good faith. Id.

Debtor has not provided any information with respect to the first Pioneer factor - the prejudice to Debtor if the court does not vacate the dismissal of Debtor's bankruptcy case. At the hearing, the court will permit Debtor to explain how denying the Motion to Vacate would prejudice Debtor.

With respect to the second Pioneer factor, the court finds that the delay between dismissal and the Motion to Vacate is nominal. The order dismissing Debtor's case was entered on June 4, 2025, and Debtor's first motion to vacate, the Ex Parte Motion, was filed on June 26, 2025. Debtor's second Motion to Vacate was filed on July 16, 2025. This factor favors vacating the dismissal order.

With respect to the third and fourth Pioneer factors, Debtor did not file a timely written response to the Motion to Dismiss, although Debtor claims she is not receiving letters to her address that is on file with the court. Doc. #55. Under the mailbox rule, the proper and timely mailing of a document raises a rebuttable presumption that the document was received by the addressee. Schikore v. BankAmerica Supplemental Ret. Plan, 269 F.3d 956, 961 (9th Cir. 2001); CUNA Mut. Ins. Grp. v. Williams (In re Williams), 185 B.R. 598, 599 (B.A.P. 9th Cir. 1995). The mailbox rule functions to "aid finders of fact in circumstances where direct evidence of either receipt or non-receipt is, as

here, not available." Schikore, 269 F.3d at 961-62. "This rule is a key support of the bankruptcy system's notice by mail." Williams, 185 B.R. at 599.

"Denial of receipt does not rebut the presumption of receipt; it creates a question of fact." Leventhal v. Schenberg, 484 B.R. 731, 7344 (N.D. Ill. 2012) (citing Longardner & Assocs., Inc., 855 F.2d 455, 459 (7th Cir. 1988)). As explained by the Ninth Circuit in Nunley, "[e]ven after the 'bubble' of presumption has 'burst,' the factual question of receipt remains and may be decided in favor of receipt by a fact finder who may choose to draw inferences of receipt from the evidence of mailing, in spite of contrary evidence." Nunley, 52 F.3d at 796 (citing In re Yoder Co., 758 F.2d 1114, 1119 n.8 (6th Cir. 1985)). Once the presumption created by the mailbox rule is rebutted, "the evidence must be weighed. Of course this leaves it to the fact finder whether, under the specific facts, the bare denial of receipt is sufficient to carry the movant's burden of proof." In re Todd, 441 B.R. 647, 651 (Bankr. D. Ariz. 2011).

At the hearing, the court will ask Debtor to explain, in more detail, her statement that Debtor is not receiving any type of letters to her address that is on file with the court.

Turning to the other grounds for dismissal asserted by Trustee in the Motion to Dismiss:

**(1) Appear at the scheduled § 341 meeting of creditors.** Based on the court's docket, it appears that Debtor did appear at the initial and continued meetings of creditors that were scheduled prior to Debtor's bankruptcy case being dismissed. See court docket entry entered on March 18, 2025; court docket entry entered on April 30, 2025. Thus, it appears that dismissal on the basis of Debtor's failure to appear at the scheduled 341 meeting of creditors was incorrect. This fact favors vacating the dismissal order.

**(2) Provide Trustee with required documents.** Debtor asserts that she has provided all required documents to Trustee. The court will confirm that is the case with Trustee at the hearing on the Motion to Vacate. If all documents have been provided to Trustee, that fact would support vacating the dismissal.

**(3) File a complete plan (Sections 2.03, 3.12, 3.14 and 6.02 of the chapter 13 plan filed on February 20, 2025 [Doc. #16] were blank).** Based on the court's docket, it appears that Debtor filed a complete plan on June 26, 2025, after the court dismissed Debtor's case. Doc. #48. However, there are still sections of the plan which remain blank.

First, it appears that the Trustee meant to assert that section 6.01 of the chapter 13 plan is blank instead of section 6.02 as stated in Trustee's motion to dismiss. The court will confirm this is the case with Trustee at the hearing on the Motion to Vacate. Regardless, the first plan filed on February 20, 2025 and the subsequent plan filed on June 26, 2025 both have sections 6.02 blank. Second, section 2.03 remains blank on both plans filed by Debtor. If it is determined that the plan is still incomplete, this fact favors denying the Motion to Vacate.

**(4) File accurate schedules and/or statements.** Based on the court's docket, it appears that Debtor filed amended schedules and/or statements on June 26, 2025, after the court dismissed Debtor's case. Doc. #49. If the amended schedules and/or statements are accurate, this fact would support vacating the dismissal.

**(5) Commence making payments due under the plan.** Debtor asserts that she has made all payments due under the plan. The court will confirm that is the

case with Trustee at the hearing on the Motion to Vacate. If Debtor was current in plan payments until the case was dismissed, that fact would support vacating the dismissal.

If the chapter 13 trustee agrees that all grounds for prior dismissal have been addressed by Debtor, and pending opposition being raised at the hearing, the court is inclined to find that the Motion to Vacate satisfies the Pioneer factors and will GRANT the Motion to Vacate. The order vacating the dismissal of Debtor's chapter 13 bankruptcy case will be without prejudice to those parties in interest who acted in good faith relying on the dismissal.

10. [25-11462](#)-A-13     **IN RE: MAREBEL RANGEL**  
[LGT-1](#)

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY TRUSTEE LILIAN G. TSANG  
6-10-2025    [\[17\]](#)

ROBERT WILLIAMS/ATTY. FOR DBT.

NO RULING.

11. [25-11866](#)-A-13     **IN RE: DINORAH CORDOVA**  
[LGT-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG  
7-17-2025    [\[27\]](#)

LILIAN TSANG/MV

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

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

NO ORDER REQUIRED.

On July 31, 2025, the court issued an order continuing the hearing on the objection to confirmation of the plan to October 9, 2025 at 9:00 a.m. Doc. #40.

12. [25-11866](#)-A-13     **IN RE: DINORAH CORDOVA**  
[SKI-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY SANTANDER CONSUMER USA INC.  
7-11-2025    [\[21\]](#)

SANTANDER CONSUMER USA INC./MV  
SHERYL ITH/ATTY. FOR MV.

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

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

NO ORDER REQUIRED.

On July 31, 2025, the court issued an order continuing the hearing on the objection to confirmation of the plan to October 9, 2025 at 9:00 a.m. Doc. #40.

13. [25-11868](#)-A-13     **IN RE: MARC/BRANDY ROSANDER**  
[LGT-1](#)

OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG  
7-17-2025    [\[13\]](#)

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

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

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

ORDER:             The court will issue an order.

Marc Andrew Rosander and Brandy Lynne Rosander (together, "Debtors") filed a voluntary petition under chapter 13 along with a chapter 13 plan ("Plan") on June 3, 2025. Doc. #1, 5. The chapter 13 trustee ("Trustee") objects to confirmation of the Plan because (1) the Plan does not provide all of Debtors' projected disposable income to be applied toward payments to unsecured creditors, and (2) Trustee requests additional information, including tax-related documents and recent payment advices, to confirm Debtors' income and expenses. Doc. #13.

This objection will be continued to October 9, 2025. Unless this case is voluntarily converted to chapter 7, dismissed, or Trustee's objection to confirmation is withdrawn, Debtors shall file and serve a written response no later than September 25, 2025. 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 Debtors' position. Trustee shall file and serve a reply, if any, by October 2, 2025.

If Debtors elect to withdraw this 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 October 2, 2025. If Debtors do not timely file a modified plan or a written response, this objection to confirmation will be sustained on the grounds stated in Trustee's objection without a further hearing.

14. [25-10674](#)-A-13     **IN RE: FRANCISCA RODRIGUEZ**  
[LGT-1](#)

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY TRUSTEE LILIAN G. TSANG  
4-21-2025    [\[12\]](#)

ROBERT WILLIAMS/ATTY. FOR DBT.  
WITHDRAWN

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

DISPOSITION:     Dropped from calendar.

NO ORDER REQUIRED.

Movant withdrew the objection to confirmation of the plan on July 31, 2025.  
Doc. #34.

15. [25-10674](#)-A-13     **IN RE: FRANCISCA RODRIGUEZ**  
[LGT-2](#)

MOTION TO DISMISS CASE  
6-24-2025    [\[25\]](#)

ROBERT WILLIAMS/ATTY. FOR DBT.  
WITHDRAWN

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

DISPOSITION:     Dropped from calendar.

NO ORDER REQUIRED.

Movant withdrew the motion to dismiss the case on July 31, 2025. Doc. #36.

16. [24-13492](#)-A-13     **IN RE: ROGELIO/MYRA RIOS**  
[RSW-1](#)

MOTION TO MODIFY PLAN  
6-12-2025    [\[29\]](#)

MYRA RIOS/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.

This motion was set for hearing on at least 35 days' notice prior to the hearing date pursuant to Local Rule of Practice ("LBR") 3015-1(d)(2). The failure of 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 Sys., Inc. v. Heidenthal, 826 F.2d 915, 917 (9th Cir. 1987). Constitutional due process requires a moving party make a *prima facie* showing that they are entitled to the relief sought, which the movant has done here.

This motion is GRANTED. The confirmation order shall include the docket control number of the motion, and it shall reference the plan by the date it was filed.

17. [25-12092](#)-A-13     **IN RE: RODOLFO VELARDE**

ORDER TO SHOW CAUSE - FAILURE TO PAY FEES  
7-9-2025    [[13](#)]

DISMISSED 7/14/2025

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

DISPOSITION:     Dropped as moot.

NO ORDER REQUIRED.

An order dismissing the case was entered on July 14, 2025. Doc. #17. The order to show cause will be dropped as moot. No appearance is necessary.

18. [19-11598](#)-A-13     **IN RE: BRIAN/MARIA PATRICK**  
[LGT-1](#)

OBJECTION TO NOTICE OF INTENT TO ENTER DISCHARGE BY LILIAN G. TSANG  
6-13-2025    [[122](#)]

D. GARDNER/ATTY. FOR DBT.  
WITHDRAWN

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

DISPOSITION:     Dropped from calendar.

NO ORDER REQUIRED.

The objection was withdrawn on July 9, 2025. Doc. #128.

1. [25-10003](#)-A-7     **IN RE: RITA CORSON**  
[RSW-1](#)

MOTION TO AVOID LIEN OF WELLS FARGO BANK, NATIONAL ASSOCIATION  
6-12-2025     [\[19\]](#)

RITA CORSON/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.

This motion was set for hearing on at least 28 days' notice prior to the hearing date pursuant to Local Rule of Practice ("LBR") 9014-1(f)(1). The failure of 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 Sys., Inc. v. Heidenthal, 826 F.2d 915, 917 (9th Cir. 1987). Constitutional due process requires a moving party make a *prima facie* showing that they are entitled to the relief sought, which the movant has done here.

Rita Gail Corson ("Debtor"), the debtor in this chapter 7 case, moves pursuant to 11 U.S.C. § 522(f) and Federal Rules of Bankruptcy Procedure 4003(d) and 9014 to avoid the judicial lien of Wells Fargo Bank, National Association ("Creditor") on the residential real property commonly referred to as 7805 Sechart Court, Bakersfield, California 93309 (the "Property"). Doc. #19; Schedules C & D, Doc. #1.

In order to avoid a lien under 11 U.S.C. § 522(f)(1), the movant must establish four elements: (1) there must be an exemption to which the debtor would be entitled under § 522(b); (2) the property must be listed on the debtor's schedules as exempt; (3) the lien must impair the exemption; and (4) the lien must be either a judicial lien or a non-possessory, non-purchase money security interest in personal property listed in § 522(f)(1)(B). 11 U.S.C. § 522(f)(1); Goswami v. MTC Distrib. (In re Goswami), 304 B.R. 386, 390-91 (B.A.P. 9th Cir. 2003) (quoting In re Mohring, 142 B.R. 389, 392 (Bankr. E.D. Cal. 1992)).

Debtor filed the bankruptcy petition on January 1, 2025. Doc. #1. A judgment was entered against Debtor in the amount of \$103,790.43 in favor of Creditor on August 18, 2017. Ex. 4, Doc. #22. The abstract of judgment was recorded pre-petition in Kern County on October 11, 2017, as document number 217136531. Ex. 4, Doc. #22. The lien attached to Debtor's interest in the Property located in Kern County. Doc. #19. The Property also is encumbered by a mortgage in favor of Wells Fargo Mortgage in the amount \$44,313.00. Schedule D, Doc. #1. Debtor claimed an exemption of \$349,050.00 in the Property under California



Code of Civil Procedure § 704.730. Schedule C, Doc. #1. Debtor asserts a market value for the Property as of the petition date at \$390,000.00. Schedule A/B, Doc. #1.

Applying the statutory formula:

Amount of Creditor's judicial lien		\$103,790.43
Total amount of all other liens on the Property (excluding junior judicial liens)	+	\$44,313.00
Amount of Debtor's claim of exemption in the Property	+	\$349,050.00
		\$497,153.43
Value of Debtor's interest in the Property absent liens	-	\$390,000.00
Amount Creditor's lien impairs Debtor's exemption		\$107,153.43

After application of the arithmetical formula required by § 522(f)(2)(A), the court finds there is insufficient equity to support Creditor's judicial lien. Therefore, the fixing of this judicial lien impairs Debtor's exemption in the Property and its fixing will be avoided.

Debtor has established the four elements necessary to avoid a lien under 11 U.S.C. § 522(f)(1). Accordingly, this motion is GRANTED. The proposed order shall state that Creditor's judicial lien is avoided on the subject Property only and include a copy of the abstract of judgment as an exhibit.

2. [25-12034](#)-A-7 **IN RE: JOSHUA HOGGATT**

ORDER TO SHOW CAUSE - FAILURE TO PAY FEES  
7-2-2025 [[15](#)]

DISMISSED 7/8/25

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

DISPOSITION: Dropped as moot.

NO ORDER REQUIRED.

An order dismissing the case was entered on July 8, 2025. Doc. #19. The order to show cause will be dropped as moot. No appearance is necessary.

3. [25-10744](#)-A-7 **IN RE: CRISTIAN MORELOS GUIDO**  
[DMG-2](#)

MOTION TO DISMISS DUPLICATE CASE  
7-9-2025 [[24](#)]

CRISTIAN MORELOS GUIDO/MV  
D. GARDNER/ATTY. FOR DBT.

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 shall submit a proposed order after the hearing.

This motion was filed and served on at least 14 days' notice prior to the hearing date 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.

Christian Morelos Guido ("Debtor") moves to dismiss this duplicative chapter 7 case on the grounds that Debtor's counsel inadvertently filed two duplicative chapter 7 bankruptcy petitions commencing Case No. 25-10743 and this instant case, Case No. 25-10744. Doc. #24.

A debtor does not have an absolute right to dismiss a voluntary chapter 7 case. Bartee v. Ainsworth (In re Bartee), 317 B.R. 362, 366 (B.A.P. 9th Cir. 2004). Section 707 of the Bankruptcy Code governs dismissal of a chapter 7 case, whereby the court "may dismiss a case under this chapter only after notice and a hearing and only for cause." 11 U.S.C. § 707(a); In re Kaur, 510 B.R. 281, 285 (Bankr. E.D. Cal. 2014). Regarding cause, a voluntary chapter 7 debtor is entitled to dismissal so long as such dismissal will cause no legal prejudice to interested parties. Kaur, 510 B.R. at 286 (citations omitted).

The court finds that dismissing Debtor's voluntary chapter 7 Case No. 25-10744 will cause no legal prejudice to interested parties because Debtor is active in his voluntary chapter 7 Case No. 25-10743. A review of the docket in Case No. 25-10743 shows that case was filed March 12, 2025, and Debtor appeared at the 341 Meeting in that case. Case No. 25-10743, Doc. #1-16. The court finds cause exists to dismiss Debtor's voluntary chapter 7 Case No. 25-10744.

Accordingly, pending any opposition raised at the hearing, this motion will be GRANTED.

4. [11-18268-A-7](#) **IN RE: GREGORY/ELIZABETH PETRINI**  
[DMG-3](#)

MOTION TO COMPEL ABANDONMENT  
7-11-2025 [[131](#)]

ELIZABETH PETRINI/MV  
D. GARDNER/ATTY. FOR DBT.

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 shall submit a proposed order after the hearing.

This motion was filed and served on at least 14 days' notice prior to the hearing date 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.

Gregory Louis Petrini and Elizabeth Anne Petrini (together, "Debtors"), the chapter 7 debtors in this case, move the court to compel the chapter 7 trustee to abandon the estate's 12.5% business interest in Kern Recreational Association, LLC ("Property"). Doc. #131.

11 U.S.C. § 554(b) permits the court, on request of a party in interest and after notice and a hearing, to order the trustee to abandon property that is burdensome to the estate or of inconsequential value and benefit to the estate. Vu v. Kendall (In re Vu), 245 B.R. 644, 647 (B.A.P. 9th Cir. 2000). To grant a motion to abandon property, the bankruptcy court must find either that the property is (1) burdensome to the estate or (2) of inconsequential value and inconsequential benefit to the estate. Id. (citing Morgan v. K.C. Mach. & Tool Co. (In re K.C. Mach. & Tool Co.), 816 F.2d 238, 245 (6th Cir. 1987)). However, "an order compelling abandonment [under § 554(b)] is the exception, not the rule. Abandonment should only be compelled in order to help the creditors by assuring some benefit in the administration of each asset. . . . Absent an attempt by the trustee to churn property worthless to the estate just to increase fees, abandonment should rarely be ordered." Id. (quoting K.C. Mach. & Tool Co., 816 F.2d at 246).

Here, Debtors do not allege that the Property is burdensome to the estate. Motion, Doc. #131. Therefore, Debtors must establish that the Property is of inconsequential value and benefit to the estate. 11 U.S.C. § 554(b); Vu, 245 B.R. at 647. Debtors assert that the estate's interest in the Property is of inconsequential value and benefit to the estate due to limitations on transfers imposed by the Kern Recreational Association, LLC ("KRA") operating agreement. Doc. #131. This includes: (1) obtaining 86% approval of the remaining members; (2) a right of first refusal of the remaining members in the event of a bankruptcy of one of its members; (3) an appraisal process when the members cannot determine the fair market value for the membership share; and (4) the potential for the need to register such transfer in compliance with California corporate securities law. Doc. #131; Decl. of Gregory Louis Petrini, Doc. #133; Ex. C, Doc. #134. It appears KRA owns real property along the Kern River. Petrini Decl., Doc. #133. Debtors assert there is a limited market for the sale of that real property, and the value of the Property is unknown due to the availability of multiple membership shares in KRA. Id. Debtors do not consider the real property owned by KRA to be an investment property. Id. The court finds that Debtors have met their burden of establishing by a preponderance of the evidence that the Property is of inconsequential value and benefit to the estate.

Accordingly, pending opposition being raised at the hearing, the court is inclined to GRANT this motion. The order shall specifically identify the property abandoned.

10:30 AM

1. [24-12709](#)-A-11     **IN RE: KEWEL MUNGER**  
[WJH-14](#)

CONTINUED STATUS CONFERENCE RE: MOTION FOR TURNOVER OF PROPERTY UNDER  
SEC. 542 (A)  
12-11-2024    [[140](#)]

KEWEL MUNGER/MV  
RILEY WALTER/ATTY. FOR DBT.  
CONT'D TO 8/27/25 PER ECF ORDER #394, DISMISSED 7/17/25

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

DISPOSITION:     Dropped from calendar

NO ORDER REQUIRED.

An order dismissing the bankruptcy case was entered on July 17, 2025.  
Doc. #453. Therefore, the status conference will be dropped from calendar.

2. [22-12016](#)-A-11     **IN RE: FUTURE VALUE CONSTRUCTION, INC.**  
[CAE-1](#)

CONTINUED STATUS CONFERENCE RE: CHAPTER 11 VOLUNTARY PETITION  
11-28-2022    [[1](#)]

D. GARDNER/ATTY. FOR DBT.

NO RULING.

11:00 AM

1. [23-12905](#)-A-7     **IN RE: REZA IMANI**  
[24-1009](#)

PRE-TRIAL CONFERENCE RE: AMENDED COMPLAINT  
8-21-2024    [[42](#)]

CREDITORS ADJUSTMENT BUREAU, INC. V. IMANI  
MELODY ANDERSON/ATTY. FOR PL.  
DISMISSED 4/3/25; CLOSED 4/21/25

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

DISPOSITION:     Dropped from calendar.

NO ORDER REQUIRED.

This adversary proceeding was dismissed on April 3, 2025. Doc. #62.

2. [24-13616](#)-A-7     **IN RE: TRINA PAYNE**  
[25-1025](#)    [CAE-1](#)

STATUS CONFERENCE RE: AMENDED COMPLAINT  
6-26-2025    [[7](#)]

AMERICAN CONTRACTORS INDEMNITY COMPANY V. PAYNE  
MISTY PERRY-ISAACSON/ATTY. FOR PL.  
REISSUED SUMMONS TO 8/7/25; RESPONSIVE PLEADING

NO RULING.

3. [24-13616](#)-A-7     **IN RE: TRINA PAYNE**  
[25-1025](#)    [CAE-2](#)

ORDER TO SHOW CAUSE  
6-30-2025    [[10](#)]

AMERICAN CONTRACTORS INDEMNITY COMPANY V. PAYNE

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

DISPOSITION:     The order to show cause will be vacated.

ORDER:             The court will issue an order.

The record shows that the missing corporate disclosure statement was filed on July 2, 2025. Doc. #11. Therefore, this order to show cause will be VACATED.

4. [24-12084](#)-A-7     **IN RE: JANETTE MAPANAO**  
[24-1046](#)     [CAE-1](#)

CONTINUED STATUS CONFERENCE RE: COMPLAINT  
11-8-2024     [\[1\]](#)

BERRI CAPITAL GROUP, LLC V. MAPANAO  
MARINA FINEMAN/ATTY. FOR PL.  
RESPONSIVE PLEADING  
CONT'D TO 10/9/25 BY ECF ORDER #53

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

DISPOSITION:     Continued to October 9, 2025 at 11:00 a.m.

NO ORDER REQUIRED.

The parties have stipulated to continue the status conference to October 9, 2025 at 11:00 a.m. The court already issued an order on July 28, 2025. Doc. #53.

5. [24-12084](#)-A-7     **IN RE: JANETTE MAPANAO**  
[24-1046](#)     [SLL-1](#)

CONTINUED MOTION TO DISMISS ADVERSARY PROCEEDING/NOTICE OF REMOVAL  
12-23-2024     [\[14\]](#)

BERRI CAPITAL GROUP, LLC V. MAPANAO  
STEPHEN LABIAK/ATTY. FOR MV.  
CONT'D TO 10/9/25 BY ECF ORDER #53

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

DISPOSITION:     Continued to October 9, 2025 at 11:00 a.m.

NO ORDER REQUIRED.

The parties have stipulated to continue the hearing on the motion to dismiss to October 9, 2025 at 11:00 a.m. The court already issued an order on July 28, 2025. Doc. #53.

1. [25-11111](#)-A-7      **IN RE: ARTURO NAVARRO SOTO**

REAFFIRMATION AGREEMENT WITH AMERICREDIT FINANCIAL SERVICES, INC.  
7-9-2025    [\[14\]](#)

ROBERT WILLIAMS/ATTY. FOR DBT.

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

DISPOSITION:      Dropped.

ORDER:              The court will issue an order.

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

No hearing or order is required. The form of the Reaffirmation Agreement complies with 11 U.S.C. §524(c) and 524(k), and it was signed by the debtor's attorney with the appropriate attestations. Pursuant to 11 U.S.C. §524(d), the court need not approve the agreement.

2. [25-11666](#)-A-7      **IN RE: PEDRO BENITEZ**

PRO SE REAFFIRMATION AGREEMENT WITH GLOBAL LENDING SERVICES LLC  
6-24-2025    [\[13\]](#)

NO RULING.