UNITED STATES BANKRUPTCY COURT
Eastern District of California

Honorable Christopher D. Jaime
Chief Bankruptcy Judge
Department B, Courtroom 32
501 I Street, 6th Floor
Sacramento, California

August 11, 2026 at 1:00 p.m.

Unless otherwise ordered, all matters before the Honorable Chief **Christopher Jaime** shall be simultaneously: (1) **In Person** at, **Sacramento Courtroom No. 32, 6th Floor** (2) via **ZoomGov Video**, (3) via **ZoomGov Telephone**, and (4) via **CourtCall**.

You may choose any of these options unless otherwise ordered or stated below.

All parties 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/RemoteAppearances. 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 medica 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.

PRE-HEARING DISPOSITIONS INSTRUCTIONS:

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 11, 2026 at 1:00 p.m.

1.	24-21500-B-13 JBR-13	NATASHA JACKSON Jennifer B. Reichhoff	MOTION TO MODIFY PLAN 6-20-26 [174]

CONTINUED TO 8/18/2026 AT 1:00 P.M. PER ORDER GRANTING EX PARTE APPLICATION TO CONTINUE HEARING.

Final Ruling

No appearance at the August 11, 2026, hearing is required. The court will issue an order.

2. 25-26500-B-13 MAURO ESQUIBEL BAHENA MOTION TO CONFIRM PLAN
MMM-1 Mohammad M. Mokarram 6-12-26 [47]

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). Non-opposition was filed by the Chapter 13 Trustee. 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 Debtor has 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.	26-21505-B-13 NAR-3	CYNTHIA/CHARLES EPROSON Natali A. Ron	MOTION TO VALUE COLLATERAL OF ONEMAIN FINANCIAL GROUP, LLC. 7-27-26 [50]

Final Ruling

The motion has been set for hearing on less than 28-days notice. Local Bankruptcy Rule 9014-1(f)(2). Parties in interest were not required to file a written response or opposition.

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 **conditionally value the secured claim of Onemain Financial Group, LLC at $6,980.00 and continue the matter to August 18, 2026, at 1:00 p.m.**

Debtors move to value the secured claim of Onemain Financial Group, LLC ("Creditor"). Debtors are the owner of a 2015 Honda CR-V ("Vehicle"). Debtor seeks to value the Vehicle at a replacement value of $6,980.00 as of the petition filing date. As the owners, Debtors' 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. 6-1 filed by OneMain Financial Group, LLC is the claim which may be the subject of the present motion.

Discussion

The lien on the Vehicle's title does not secure a purchase-money loan and instead was a lien against the Vehicle in exchange for a loan of $24,515 based on Claim No. 6-1. Because of this, the requirement that the loan be incurred more than 910 days prior to filing of the petition is not applicable. 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 $6,980.00. *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 conditionally granted.

Conditional Nature of this Ruling

Because the motion has been filed, set, and served under Local Bankruptcy Rule 9014-1(f)(2), any party in interest shall have until 5:00 p.m. on Friday, August 14, 2026, to file and serve an opposition or other response to the motion. *See* Local Bankr. R. 9014-1(f)(2)(C). Any opposition or response shall be served on the Chapter 13 Trustee and the United States trustee by facsimile or email.

If no opposition or response is timely filed and served, the motion will be deemed granted 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 18, 2026, at 1:00 p.m. will be vacated.

If an opposition or response is timely filed and served, the court will hear the motion on August 18, 2026, at 1:00 p.m.

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

The court will issue an order.

4.	26-21310-B-13 LGT-1	MANSOOR/NAZREEN ALI Colby D. LaVelle	CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG 4-24-26 [22]

Final Ruling

The case having been dismissed on July 29, 2026, the continued objection to confirmation is overruled as moot.

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

The court will issue an order.

5. 25-27014-B-13 DPR-2 | KENNETH CARPENTER AND NANCY GRIMALDY-CARPENTER David P. Ritzinger | MOTION TO CONFIRM PLAN 7-5-26 [45]

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). Non-opposition was filed by the Chapter 13 Trustee. The matter will be resolved without oral argument. No appearance at the hearing is required.

The court's decision is to confirm the second 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.

6.	26-23323-B-13 LGT-1	GABRIELLE RIVERA AND ANAYVETTE MARTINEZ Mark A. Wolff	OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG 7-21-26 [14]

Final Ruling

The *initial* Chapter 13 Plan filed June 9, 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 18, 2026, at 1:00 p.m., conditionally sustain the objection, and deny confirmation of the plan**.

The plan provides for Carmax Auto Finance, secured by a 2017 Acura TLX, as a Class 4 creditor. On June 16, 2026, Carmax Business Services LLC filed Claim 2-1. According to the proof of claim attachments, there is to be 60 monthly payments starting January 2026. Therefore, the expected payoff date is around January 2031, or month 55 of the plan. Class 4 claims "mature after completion of this plan." Since the claim of Carmax Business Services LLC matures during the life of the plan per the proof of claim, Class 4 is not the proper treatment of the claim.

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 14, 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 Debtors, the Debtors' 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 18, 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 18, 2026, at 1:00 p.m.

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

The court will issue an order.

7. 26-23029-B-13 KMM-1 **Thru #8** RANATEJBIR THIND Scott M. Johnson OBJECTION TO CONFIRMATION OF PLAN BY SERVBANK, N.A. 7-21-26 [22]

Final Ruling

The *initial* Chapter 13 Plan filed May 27, 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 18, 2026, at 1:00 p.m., conditionally sustain the objection, and deny confirmation of the plan**.

Objecting creditor Servbank, N.A. holds a deed of trust secured by Debtor's residence. The creditor has filed a timely proof of claim in which it asserts $64,107.00 in pre-petition arrearages. The plan does not propose to cure these arrearages. Because the plan does not provide for the surrender of the collateral for this claim, the plan must provide for full payment of the arrearage and maintenance of the ongoing note installments. *See* 11 U.S.C. §§ 1322(b)(2), (b)(5) and 1325(a)(5)(B). Because it fails to provide for the full payment of arrearages, the plan cannot be confirmed.

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 14, 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 18, 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 18, 2026, at 1:00 p.m.

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

The court will issue an order.

8. 26-23029-B-13 LGT-1 RANATEJBIR THIND Scott M. Johnson OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG 7-21-26 [26]

Final Ruling

The *initial* Chapter 13 Plan filed May 27, 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 18, 2026, at 1:00 p.m., conditionally sustain the objection, and deny confirmation of the plan**.

First, the plan provides for payments to creditors for a period longer than 5 years.

11 U.S.C. § 1322(d). Paragraph 2.01 of Debtor's plan provides for plan payment of $5,075.00 per month and will take 68 months to fund. Based on calculations, Debtor's plan payment will need to be at least $5,291.00 per month for the plan term of 60 months to be feasible.

Second, the plan fails to distribute to unsecured claimants at least the amount that they would have received if the Debtor's estate was liquidated under a Chapter 7. 11 U.S.C. § 1325(a)(4). Based on Debtor's schedules and claims, liquidation of the bankruptcy estate in a Chapter 7 would result in a 100% payout plus interest to general unsecured claim holders. Therefore, the Chapter 13 plan must provide general unsecured claim holders full payment of their claims plus 3.82% Federal Judgment Rate of Interest, which was in effect the week the petition was filed.

Third, Debtor has failed to file the required attachment for Schedule I at line 8a for each business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. An amended Schedule I with the business income and expense attachment must be filed so a complete feasibility analysis can be performed.

Fourth, Schedule I reflects financial assistance or support in the amount of $500.00 as a source of income. A declaration must be filed from the source of this income stating an intention to continue support through the lifetime of the plan.

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 14, 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 18, 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 18, 2026, at 1:00 p.m.

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

The court will issue an order.

9.	25-21233-B-13 MKM-1	MITZELA/JOSHUA PACHECO Michael K. Moore	MOTION TO WAIVE SECTION 1328 CERTIFICATE REQUIREMENT,SUBSTITUTE PARTY, AS TO JOINT DEBTOR 6-23-26 [55]

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 substitute Debtor to continue administration of the case, and waive the deceased Co-Debtor's certification otherwise required for entry of a discharge.

Debtor Joshua Pacheco gives notice of the death of his wife Co-Debtor Mitzela Pacheco and requests the court to substitute Joshua Pacheco in place of Mitzela Pacheco for all purposes within this Chapter 13 proceeding.

Discussion

Local Bankruptcy Rule 1016-1(b) allows the moving party to file a single motion, pursuant to Federal Rule of Civil Procedure 18(a) and Federal Rules of Bankruptcy Procedure 7018 and 9014(c), asking for the following relief:

> 1) Substitution as the representative for or successor to the deceased or legally incompetent debtor in the bankruptcy case [Fed. R. Civ. P. 25(a), (b); Fed. R. Bankr. P. 1004.1 & 7025];
>
> 2) Continued administration of a case under chapter 11, 12, or 13 (Fed. R. Bankr. P. 1016);
>
> 3) Waiver of post-petition education requirement for entry of discharge [11 U.S.C. §§ 727(a)(11), 1328(g)]; and
>
> 4) Waiver of the certification requirements for entry of discharge in a Chapter 13 case, to the extent that the representative for or successor to the deceased or incompetent debtor can demonstrate an inability to provide such certifications (11 U.S.C. § 1328).

In sum, the deceased debtor's representative or successor must file a motion to substitute in as a party to the bankruptcy case. The representative or successor may also request a waiver of the post-petition education, and a waiver of the certification requirement for entry of discharge "to the extent that the representative for or successor to the deceased or incompetent debtor can demonstrate an inability to provide such certifications." Local Bankr. R. 1016-1(b)(4).

Based on the evidence submitted, the court will grant the request for substitution and to waive the § 1328 and financial management requirements for Co-Debtor. The continued administration of this case is in the best interests of all parties and no opposition being filed by the Chapter 13 Trustee or any other parties in interest.

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

The court will issue an order.

10.	21-23141-B-13 LGT-1	RENATO/GLENDA AJOLO Ryan C. Wood	MOTION UNDER RULE 3002-1(G)(4) TO DETERMINE FINAL CURE AND PAYMENT OF THE MORTGAGE CLAIM. RE: GULF HARBOUR INVESTMENTS CORPORATION. (CLAIM NO. 12) 7-8-26 [51]

Final Ruling

The motion under Rule 3002.1(g)(4) to determine final cure and payment of the mortgage claim is denied without prejudice. The motion at dkt. 51 is missing pages, legal arguments, and signature(s).

The motion is ORDERED DENIED WITHOUT PREJUDICE for reasons stated in the minutes.

The court will issue an order.

11. 26-23541-B-13 JCK-1 | MARC/PATRICIA HILLMAN Gregory J. Smith | AMENDED MOTION TO VALUE COLLATERAL OF CAPITAL ONE AUTO FINANCE 7-9-26 [21]

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 deny the motion to value.

Debtors move to value the secured claim of Capital One Auto Finance ("Creditor"). Debtors are the owner of a 2020 GMC Acadia ("Vehicle"). Debtors seek to value the Vehicle at a replacement value of $288,240.00 as of the petition filing date. As the owners, Debtors' 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).

Opposition

Creditor has filed an opposition asserting that the debt on the Vehicle was incurred within 910 days of the bankruptcy filing and therefore the secured claim is not subject to the valuation under § 506 and must be fully secured.

Proof of Claim Filed

The court has reviewed the Claims Registry for this bankruptcy case. Claim No. 2-1 filed by Capital One Auto Finance, a division of Capital One, N.A. is the claim which may be the subject of the present motion.

Discussion

The Debtors provide no evidence as to the date the purchase-money loan was incurred. Alternatively, Creditor has provided evidence as an attachment to its proof of claim showing that the Vehicle was acquired on December 30, 2025, which is less than 910 days prior to filing of the petition on June 22, 2026.

The purchase money debt on a motor vehicle acquired for a debtor's personal use cannot be lien stripped if the debt was incurred within 910 days before the bankruptcy filing. 11 U.S.C. § 1325(a)(9). Where the § 1325 lien stripping prohibition applies, the entire amount of the debt on the motor vehicle must be paid under a plan and not just the collateral's replacement value. Accordingly, the Debtors' motion is denied without prejudice.

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

The court will issue an order.

12. 26-21652-B-13 LGT-1 DEBTOR DISMISSED: 07/08/26	JOSE HERNANDEZ Rhonda Walker	CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG 5-11-26 [21]

Final Ruling

The case having been dismissed on July 8, 2026, the continued objection to confirmation is overruled as moot.

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

The court will issue an order.

13. 26-23254-B-13 LGT-1 | ANDREW HEADS Sanaz S. Bereliani | OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG 7-17-26 [22]

Final Ruling

The *initial* Chapter 13 Plan filed June 5, 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 18, 2026, at 1:00 p.m., conditionally sustain the objection, and deny confirmation of the plan**.

First, the plan provides for payments to creditors for a period longer than 5 years. 11 U.S.C. § 1322(d). Paragraph 2.01 of Debtor's plan provides for plan payment of $3,000.00 per month for 9 months and $4,750.00 per month for 51 months. . The current plan payment proposal causes the plan to take 131.61 months to fund. Based on calculations, Debtor's plan payment will need to be at least $9,993.26 per month for the plan term of 60 months to be feasible.

Second, the proposed chapter 13 plan lists Village Capital & Investments, LLC as a Class 1 claim holder, holding a lien encumbering Debtor's real property located at 40 W. Viola Street, Tracy, California with arrears of $0.00. However, the proof of claim filed by Village Capital & Investment LLC lists arrears in the amount of $13,750.79. (POC 5.) Absent a sustained objection to the proof of claim, the plan is not properly providing for the full amount of the arrears.

Third, the plan does not provide for all of Debtor's projected disposable income to be applied to unsecured creditors under the plan. 11 U.S.C. § 1325(b)(1)(B). Debtor has listed various expenses including, but not limited to, vehicle operation, Evansville Teachers FCU/Liberty Federal, CarMax Auto Finance, charitable contributions. Verification of these expenses is needed.

Fourth, an amended plan is required that specifies the monthly attorney fee dividend.

Fifth, the plan fails to provide for a 2018 BMW and 2020 BMW, the loans of which mature during the pendency of the case.

Sixth, additional information is needed regarding expenses listed in Schedules D, I, and J, as well as amended Form 122C-2, corrected Disclosure of Compensation of Attorney for Debtor, and amended Schedules D, E/F, and I.

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 14, 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 18, 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 18, 2026, at 1:00 p.m.

The objection is ORDERED CONDITIONALLY SUSTAINED and CONTINUED to August 18, 2026 at

1:00 p.m. for reasons stated in the minutes.

The court will issue an order.

14. 23-23459-B-13 HOWARD BINDER MOTION TO MODIFY PLAN
HWW-6 Hank W. Walth 7-7-26 [84]

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.

15. 24-12359-A-13 FEC-1 JUAN GONZALEZ Joshua Sternberg CONTINUED STATUS CONFERENCE RE: VOLUNTARY PETITION 8-14-24 [1]

DEBTOR DISMISSED: 10/02/25

Final Ruling

The status conference concerns a motion for compensation Mr. Sternberg was ordered to file, set, and serve. A motion for compensation was filed on June 26, 2026. Dkt. 132. It was denied without prejudice on July 30, 2026. Dkt. 138, 139.

Mr. Sternberg will have one more opportunity to correctly file, set, and serve a motion for compensation. A renewed motion for compensation, set before Judge Niemann, must be filed and served by August 18, 2026. If a renewed motion is not timely filed, set, and served, Mr. Sternberg shall return $3,500.00 to the Debtor and file proof of payment to the Debtor by August 21, 2026.

This status conference is **continued to August 27, 2026, at 1:00 p.m.**, to ascertain Mr. Sternberg's compliance and for the entry of further orders as necessary.

The court will issue an order.

16. 26-21060-B-13 RICHARD/LISA RAVALLI MOTION TO CONFIRM PLAN
LBG-2 Lucas B. Garcia 6-30-26 [33]

Final Ruling

The *initial* Chapter 13 Plan filed June 5, 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 18, 2026, at 1:00 p.m., conditionally sustain the objection, and deny confirmation of the plan**.

The plan provides for payments to creditors for a period longer than 5 years. 11 U.S.C. § 1322(d). Based on calculations, it will take 73 months to complete the plan. Debtors would need to increase their plan payment to $584.38 a month for 60 months; however, Schedule J shows Debtors' monthly income is $484.03 and it does not appear that Debtors can afford to increase the plan payment.

Additionally, Debtors failed to provide business documents or a written statement that no such documentation exists, failed to provide interested parties with sufficient notice of exhibits and amended Schedules I and J, failed to list the correct case number in the motion to confirm, and failed to provide attorney's fees in equal monthly installments over the 60-month term in the plan.

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 14, 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 Debtors' 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 18, 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 18, 2026, at 1:00 p.m.

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

The court will issue an order.

17. 26-23162-B-13 LGT-1 | MARTHA ZOERB Ryan Keenan | OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG 7-21-26 [15]

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

Final Ruling

No appearance at the August 11, 2026, hearing is required. The court will issue an order.

18.	24-20265-B-12 CAE-1 **Thru #19**	HARDAVE/SUKHBINDER DULAI Ryan C. Wood	CONTINUED STATUS CONFERENCE RE: VOLUNTARY PETITION 1-23-24 [1]

No Ruling

Matter will be heard at 1:00 p.m.

19.	24-20265-B-12 RCW-26	HARDAVE/SUKHBINDER DULAI Ryan C. Wood	MOTION TO MODIFY CHAPTER 12 PLAN 7-27-26 [399]

No Ruling

Matter will be heard at 1:00 p.m.

20. 26-23267-B-13 JEARLEAN NASH OBJECTION TO CONFIRMATION OF
LGT-1 Peter G. Macaluso PLAN BY LILIAN G. TSANG
7-17-26 [18]

Final Ruling

The *initial* Chapter 13 Plan filed June 15, 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 18, 2026, at 1:00 p.m., conditionally sustain the objection, and deny confirmation of the plan**.

First, the plan fails to distribute to unsecured claimants at least the amount that they would have received if the Debtor's estate was liquidated under a Chapter 7. 11 U.S.C. § 1325(a)(4). Based on Debtor's schedules and claims, liquidation of the bankruptcy estate in a Chapter 7 would result in a 100% payout plus interest to general unsecured claim holders. Therefore, the Chapter 13 plan must provide general unsecured claim holders full payment of their claims plus 3.80% Federal Judgment Rate of Interest, which was in effect the week the petition was filed.

Second, Debtor filed two proposed chapter 13 plans as one document. The plans have different material terms. It is unclear which plan the Debtor is seeking to confirm. Debtor must file and serve an amended plan.

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 14, 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 18, 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 18, 2026, at 1:00 p.m.

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

The court will issue an order.

21.	26-23169-B-13 JCW-1	JACK/MARIA ELLIS Mary D. Anderson	OBJECTION TO CONFIRMATION OF PLAN BY CARMAX BUSINESS SERVICES, LLC 6-23-26 [14]

Final Ruling

The objection to confirmation was properly filed at least 14 days prior to the hearing on the motion to confirm a plan. *See* Local Bankruptcy Rules 3015-1(c)(4) & (d)(1) and 9014-1(f)(2). Nonetheless, 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 overrule the objection as moot.

Subsequent to Carmax Business Services, LLC filing its objection, Debtors filed an amended plan on June 30, 2026. The confirmation hearing for the amended plan is scheduled for August 18, 2026. The earlier plan filed June 1, 2026, is not confirmed.

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

The court will issue an order.

22.	26-22577-B-13 ALG-1 **Thru #24**	JEANETTE GATLIN Peter G. Macaluso	CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY SC INVESTMENT HOLDINGS, INC. 7-1-26 [23]

Final Ruling

The *initial* Chapter 13 Plan filed May 12, 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 18, 2026, at 1:00 p.m., conditionally sustain the objection, and deny confirmation of the plan**.

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., August 6, 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 7.75% to be appropriate. If either party disputes the interest rate, it may request an evidentiary hearing in either the subsequent motion to confirm or any opposition/objection thereto. The request shall appear in the caption of the document in which it is made. If an evidentiary hearing is requested, the document(s) shall also identify the interest rate expert(s). The court may also appoint its own interest rate expert, Fed. R. Evid. 706(a), and if it does it may allocate the expert's compensation among the parties as appropriate. Fed. R. Evid. 706(c). All parties, attorneys, and witnesses will be required to appear in person for the evidentiary hearing. Telephonic and/or video appearances will not be permitted.

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 14, 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 18, 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 18, 2026, at 1:00 p.m.

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

The court will issue an order.

23. [26-22577](#)-B-13 KMM-1 | JEANETTE GATLIN Peter G. Macaluso | CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY FIRSTKEY MASTER FUNDING 2021-A COLLATERAL TRUST, U.S. BANK TRUST NATIONAL ASSOCIATION 6-24-26 [19]

Final Ruling

The *initial* Chapter 13 Plan filed May 12, 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 18, 2026, at 1:00 p.m., conditionally sustain the objection, and deny confirmation of the plan**.

Objecting creditor FirstKey Master Funding 2021-A Collateral Trust, U.S. Bank Trust National Association as Collateral Trust Trustee, as serviced by NewRez LLC d/b/a Shellpoint Mortgage Servicing, holds a deed of trust secured by Debtor's residence. The creditor has filed a timely proof of claim in which it asserts $263,764.62 in pre-petition arrearages. The plan does not propose to cure these arrearages. Because the plan does not provide for the surrender of the collateral for this claim, the plan must provide for full payment of the arrearage and maintenance of the ongoing note installments. *See* 11 U.S.C. §§ 1322(b)(2), (b)(5) and 1325(a)(5)(B). Because it fails to provide for the full payment of arrearages, the plan cannot be confirmed.

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 14, 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 18, 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 18, 2026, at 1:00 p.m.

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

The court will issue an order.

24. [26-22577](#)-B-13 LGT-1 | JEANETTE GATLIN Peter G. Macaluso | CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG 6-18-26 [16]

Final Ruling

The *initial* Chapter 13 Plan filed May 12, 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 18, 2026, at 1:00 p.m., conditionally sustain the objection, and deny confirmation of the plan**.

First, amended Schedule A/B must be filed to disclose federal and state refunds to the extent that they were received post-petition.

Second, Debtor must provide for creditors Deutsche Bank for Rocket Mortgage, Wilmington Savings Fund (Select Portfolio Servicing), and Athene Annuity and Life Company (Select Portfolio Servicing) as Class 1 claims to be paid through the plan given that these creditors filed proofs of claim listing pre-petition mortgage arrears.

Third, Paragraph 2.01 of Debtor's plan provides for plan payment of $7,220.00 per month. Debtor has failed to provide admissible evidence that the plan is mathematically feasible. Debtor's plan is a 60-month plan and the average monthly dividend proposed for the Class 2 claim of SC Investment Holdings, Inc., will take 88 months to pay said claim. 11 U.S.C. § 1325(a)(6).

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 14, 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 18, 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 18, 2026, at 1:00 p.m.

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

The court will issue an order.

25. 25-27179-B-13 GEL-1 **Thru #28** | JAMAL MANSOUR Gabriel E. Liberman | MOTION TO CONFIRM PLAN 6-24-26 [34]

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.

The Chapter 13 Trustee objects to confirmation on grounds that feasibility depends on the outcome of motions to value collateral for Department Stores National Bank, Capital One, N.A., and Bank of America, N.A. Motions to avoid lien for those creditors were filed and granted. *See* GEL-2, GEL-3, GEL-4.

The amended plan complies with 11 U.S.C. §§ 1322, 1323, 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. 25-27179-B-13 GEL-2 | JAMAL MANSOUR Gabriel E. Liberman | MOTION TO AVOID LIEN OF CITIBANK, N.A. 7-22-26 [45]

Final Ruling

The motion has been set for hearing on less than 28-days notice. Local Bankruptcy Rule 9014-1(f)(2). Parties in interest were not required to file a written response or opposition.

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 **conditionally grant and continue the matter to August 18, 2026, at 1:00 p.m.**

This is a request for an order avoiding the judicial lien of Citibank, N.A. formerly Department Stores National Bank ("Creditor") against the Debtor's property commonly known as 2804 Hawkins Court, Tracy, California ("Property").

A judgment was entered against Debtor in favor of Creditor in the amount of $6,545.44. An abstract of judgment was recorded with San Joaquin County on December 23, 2019, which encumbers the Property.

Pursuant to the Debtor's Schedule A, the Property has an approximate value of $675,900.00 as of the date of the petition. Debtor has claimed an exemption pursuant to Cal. Civ. Proc. Code § 704.730 in the amount of $489,018.90 on Schedule C. A first and second deed of trust recorded against the Property totals $196,881.00.

After application of the arithmetical formula required by 11 U.S.C. § 522(f)(2)(A), there is no equity to support the judicial lien. Therefore, the fixing of this judicial lien impairs the Debtor's exemption of the real property and its fixing is avoided subject to 11 U.S.C. § 349(b)(1)(B).

Conditional Nature of this Ruling

Because the motion has been filed, set, and served under Local Bankruptcy Rule 9014-1(f)(2), any party in interest shall have until 5:00 p.m. on Friday, August 14, 2024, to file and serve an opposition or other response to the motion. *See* Local Bankr. R. 9014-1(f)(2)(C). Any opposition or response shall be served on the Chapter 13 Trustee and the United States trustee by facsimile or email.

If no opposition or response is timely filed and served, the motion will be deemed granted 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 18, 2024, at 1:00 p.m. will be vacated.

If an opposition or response is timely filed and served, the court will hear the motion on August 18, 2024, at 1:00 p.m.

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

The court will issue an order.

27.	25-27179-B-13 GEL-3	JAMAL MANSOUR Gabriel E. Liberman	MOTION TO AVOID LIEN OF CAPITAL ONE, N.A. 7-22-26 [50]

Final Ruling

The motion has been set for hearing on less than 28-days notice. Local Bankruptcy Rule 9014-1(f)(2). Parties in interest were not required to file a written response or opposition.

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 **conditionally grant and continue the matter to August 18, 2026, at 1:00 p.m.**

This is a request for an order avoiding the judicial lien of Capital One, N.A. ("Creditor") against the Debtor's property commonly known as 2804 Hawkins Court, Tracy, California ("Property").

A judgment was entered against Debtor in favor of Creditor in the amount of $5,532.35. An abstract of judgment was recorded with San Joaquin County on March 1, 2021, which encumbers the Property.

Pursuant to the Debtor's Schedule A, the Property has an approximate value of $675,900.00 as of the date of the petition. Debtor has claimed an exemption pursuant to Cal. Civ. Proc. Code § 704.730 in the amount of $489,018.90 on Schedule C. A first and second deed of trust recorded against the Property totals $196,881.00.

After application of the arithmetical formula required by 11 U.S.C. § 522(f)(2)(A), there is no equity to support the judicial lien. Therefore, the fixing of this judicial lien impairs the Debtor's exemption of the real property and its fixing is avoided subject to 11 U.S.C. § 349(b)(1)(B).

Conditional Nature of this Ruling

Because the motion has been filed, set, and served under Local Bankruptcy Rule 9014-1(f)(2), any party in interest shall have until 5:00 p.m. on Friday, August 14, 2024, to file and serve an opposition or other response to the motion. *See* Local Bankr. R. 9014-1(f)(2)(C). Any opposition or response shall be served on the Chapter 13 Trustee and the United States trustee by facsimile or email.

If no opposition or response is timely filed and served, the motion will be deemed granted 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 18, 2024, at 1:00 p.m. will be vacated.

If an opposition or response is timely filed and served, the court will hear the motion on August 18, 2024, at 1:00 p.m.

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

The court will issue an order.

28.	25-27179-B-13 GEL-4	JAMAL MANSOUR Gabriel E. Liberman	MOTION TO AVOID LIEN OF BANK OF AMERICA, NATIONAL ASSOCIATION 7-22-26 [55]

Final Ruling

The motion has been set for hearing on less than 28-days notice. Local Bankruptcy Rule 9014-1(f)(2). Parties in interest were not required to file a written response or opposition.

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 **conditionally grant and continue the matter to August 18, 2026, at 1:00 p.m.**

This is a request for an order avoiding the judicial lien of Bank of America, National Association ("Creditor") against the Debtor's property commonly known as 2804 Hawkins Court, Tracy, California ("Property").

A judgment was entered against Debtor in favor of Creditor in the amount of $31,039.74. An abstract of judgment was recorded with San Joaquin County on March 11, 2021, which encumbers the Property.

Pursuant to the Debtor's Schedule A, the Property has an approximate value of $675,900.00 as of the date of the petition. Debtor has claimed an exemption pursuant to Cal. Civ. Proc. Code § 704.730 in the amount of $489,018.90 on Schedule C. A first and second deed of trust recorded against the Property totals $196,881.00.

After application of the arithmetical formula required by 11 U.S.C. § 522(f)(2)(A), there is no equity to support the judicial lien. Therefore, the fixing of this judicial lien impairs the Debtor's exemption of the real property and its fixing is avoided subject to 11 U.S.C. § 349(b)(1)(B).

Conditional Nature of this Ruling

Because the motion has been filed, set, and served under Local Bankruptcy Rule 9014-1(f)(2), any party in interest shall have until 5:00 p.m. on Friday, August 14, 2024, to file and serve an opposition or other response to the motion. *See* Local Bankr. R. 9014-1(f)(2)(C). Any opposition or response shall be served on the Chapter 13 Trustee and the United States trustee by facsimile or email.

If no opposition or response is timely filed and served, the motion will be deemed granted 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 18, 2024, at 1:00 p.m. will be vacated.

If an opposition or response is timely filed and served, the court will hear the motion on August 18, 2024, at 1:00 p.m.

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

The court will issue an order.

29. 24-23684-B-13 JESUS GARCIA-GURROLA AMENDED MOTION TO MODIFY PLAN
JCK-4 Gregory J. Smith 6-18-26 [65]

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.

30.	26-23184-B-13 LGT-1	LYNDA JOSEPH Eric John Schwab	OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG 7-17-26 [13]

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

Final Ruling

No appearance at the August 11, 2026, hearing is required. The court will issue an order.

31. 23-90585-B-13 EUSEBIO/BROOKE HERNANDEZ MOTION TO INCUR DEBT
PLG-2 Rabin Pournazarian 7-27-26 [40]

Final Ruling

The motion has been set for hearing on less than 28-days notice. Local Bankruptcy Rule 9014-1(f)(2). Parties in interest were not required to file a written response or opposition.

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 **conditionally grant the motion to incur debt and continue the matter to August 18, 2026 at 1:00 p.m.**

The motion seeks permission to enter a loan agreement with JML Financial Group in the amount of $420,000.00 to purchase real property in Valley Springs, California. The loan program is FHA 30 year fixed at an interest rate of 6.875%. Debtors assert that the new debt is a single loan incurred to purchase a residence that is necessary for the maintenance or support of the Debtors and their family. The only security for the new debt is the residence to be purchased by the Debtors. The monthly payment will be $3,348.21.

Debtors are current with their plan payments, the terms of which will pay 100% to unsecured creditors. Debtors amended Schedules I and J demonstrate that they can make their future plan payments of $1,536.00 per month, living expenses, and prospective mortgage payment.

Discussion

A motion to incur debt is governed by Federal Rule of Bankruptcy Procedure 4001(c). *In re Gonzales*, No. 08-00719, 2009 WL 1939850, at *1 (Bankr. N.D. Iowa July 6, 2009). Rule 4001(c) requires that the motion list or summarize all material provisions of the proposed credit agreement, "including interest rate, maturity, events of default, liens, borrowing limits, and borrowing conditions." Fed. R. Bankr. P. 4001(c)(1)(B). Moreover, a copy of the agreement must be provided to the court. *Id.* at 4001(c)(1)(A). The court must know the details of the collateral as well as the financing agreement to adequately review post-confirmation financing agreements. *In re Clemons*, 358 B.R. 714, 716 (Bankr. W.D. Ky. 2007).

The court finds that the proposed credit, based on the unique facts and circumstances of this case, is reasonable. There being no opposition from any party in interest and the terms being reasonable, the motion is granted.

Conditional Nature of this Ruling

Because the motion has been filed, set, and served under Local Bankruptcy Rule 9014-1(f)(2), any party in interest shall have until 5:00 p.m. on Friday, August 14, 2026, to file and serve an opposition or other response to the motion. *See* Local Bankr. R. 9014-1(f)(2)(C). Any opposition or response shall be served on the Chapter 13 Trustee and creditor by facsimile or email.

If no opposition or response is timely filed and served, the motion will be deemed granted 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 18, 2026, at 1:00 p.m. will be vacated.

If an opposition or response is timely filed and served, the court will hear the motion on August 18, 2026, at 1:00 p.m.

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

The court will issue an order.

32.	26-23085-B-13 LGT-1	RAFAEL MARQUEZ Carl R. Gustafson	OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG 7-17-26 [26]

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.

There being no other objection to confirmation, the plan filed May 28, 2026, will be confirmed.

The objection is ORDERED DISMISSED WITHOUT PREJUDICE for reasons stated in the minutes.

IT IS FURTHER ORDERED that the plan is CONFIRMED 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.

33. 25-27093-B-13 JOHNATHAN MOHR MOTION TO CONFIRM PLAN
DCJ-1 David C. Johnston 6-26-26 [38]
DEBTOR DISMISSED: 07/01/26

Final Ruling

The case having been dismissed on July 1, 2026, the motion to confirm plan is denied as moot.

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

The court will issue an order.

34.	26-22395-B-13 JCW-1 **Thru #36**	AUDREY LOFTON Mark Shmorgon	CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY HYUNDAI CAPITAL AMERICA 5-21-26 [24]

Final Ruling

Debtor Audrey Lofton and creditor Hyundai Capital America having entered into a stipulation resolving a motion to value collateral, the objection to confirmation 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.

There being no other objection to confirmation, the plan filed April 28, 2026, will be confirmed incorporating the terms stated in the stipulation at dkt. 49.

The objection is ORDERED DISMISSED WITHOUT PREJUDICE for reasons stated in the minutes.

IT IS FURTHER ORDERED that the plan is CONFIRMED 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.

35.	26-22395-B-13 LGT-1	AUDREY LOFTON Mark Shmorgon	CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG 6-4-26 [31]

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.

There being no other objection to confirmation, the plan filed April 28, 2026, will be confirmed.

The objection is ORDERED DISMISSED WITHOUT PREJUDICE for reasons stated in the minutes.

IT IS FURTHER ORDERED that the plan is CONFIRMED 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.

36. 26-22395-B-13 AUDREY LOFTON CONTINUED MOTION TO VALUE
MS-1 Mark Shmorgon COLLATERAL OF HYUNDAI CAPITAL AMERICA
4-28-26 [10]

Final Ruling

Debtor Audrey Lofton and creditor Hyundai Capital America entered into a stipulation resolving the motion to value collateral of a 2023 Hyundai Palisade. The motion to value collateral is therefore denied as moot.

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

The court will issue an order.

37.	26-23096-B-13 LGT-1	DAWNIKA SCHENK Mohammad M. Mokarram	OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG 7-17-26 [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.

There being no other objection to confirmation, the plan filed May 29, 2026, will be confirmed.

The objection is ORDERED DISMISSED WITHOUT PREJUDICE for reasons stated in the minutes.

IT IS FURTHER ORDERED that the plan is CONFIRMED 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.

38.	23-21899-B-12 CAE-1	JAKOB/GLADYS WESTSTEYN Daniel L. Egan	CONTINUED STATUS CONFERENCE RE: VOLUNTARY PETITION 6-9-23 [1]

Final Ruling

STATUS CONFERENCE CONTINUED TO SEPTEMBER 8, 2026, AT 1:00 P.M. DEBTORS TO FILE A STATUS REPORT BY SEPTEMBER 1, 2026. NO APPEARANCE ON AUGUST 11, 2026, AT 1:00 P.M., IS REQUIRED.

39.	26-22934-B-13 LGT-1	ROBERT/DELA RUSSELL Mark A. Wolff	CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG 7-6-26 [14]

Final Ruling

This matter was continued from August 4, 2026, to allow any party in interest to file a response by 5:00 p.m. Friday, August 7, 2026. Nothing was filed. Therefore, the court’s conditional ruling at dkt. 17, sustaining the objection, shall become the court’s final decision. The continued hearing on August 11, 2026, at 1:00 p.m. is vacated.

The objection is ORDERED SUSTAINED for reasons stated in the minutes at dkt. 17.

The court will issue an order.

40. 25-26648-B-13 JAD-1 | RAMON RAMIREZ Jessica A. Dorn | CONTINUED MOTION TO CONFIRM PLAN 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 by the Chapter 13 Trustee and subsequently withdrawn.

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 first amended plan.

11 U.S.C. § 1323 permits a debtor to amend a plan any time before confirmation. The Debtor has provided evidence in support of confirmation. 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.

41.	26-22751-B-13 LGT-1	REMEDIOS SARABIA AND ROSALIE CASTANO Robert W. Fong	CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG 7-2-26 [32]

Final Ruling

This matter was continued from August 4, 2026, to allow any party in interest to file a response by 5:00 p.m. Friday, August 7, 2026. Debtors filed a response stating that they have entered into a stipulation with Safe Credit Union as to the valuation of a 2006 Hummer H2 and 2011 BMW Z-4. Debtors state that the Chapter 13 Trustee has informed them that an increase of $67.00 in the monthly plan payment, starting with the August 25, 2026, plan payment, would sufficiently fund the plan.

Debtors suggest that the objection can be resolved with an additional clause in any order confirming plan reflecting the increase of $67.00 starting with the August 25, 2026, plan payment.

Therefore, the court's conditional ruling at dkt. 48 and the continued hearing on August 11, 2026, at 1:00 p.m. are vacated. The objection to confirmation is overruled.

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

IT IS FURTHER ORDERED that the plan is CONFIRMED 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.

42.	26-22854-B-13 LGT-1	RACHEL JOHNSON Matthew G. Grech	CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG 7-2-26 [12]

Final Ruling

This matter was continued from August 4, 2026, to allow any party in interest to file a response by 5:00 p.m. Friday, August 7, 2026. Nothing was filed. Therefore, the court's conditional ruling at dkt. 15, sustaining the objection, shall become the court's final decision. The continued hearing on August 11, 2026, at 1:00 p.m. is vacated.

The objection is ORDERED SUSTAINED for reasons stated in the minutes at dkt. 15.

The court will issue an order.