



**UNITED STATES BANKRUPTCY COURT**  
Eastern District of California

**Honorable Christopher D. Jaime**  
Bankruptcy Judge  
Department B, Courtroom 32  
501 I Street, 6<sup>th</sup> Floor  
Sacramento, California

**August 19, 2025 at 1:00 p.m.**

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Unless otherwise ordered, all matters before the Honorable **Christopher Jaime** shall be simultaneously: (1) **In Person** at, **Sacramento Courtroom No. 32, 6<sup>th</sup> 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 medical 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.

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**UNITED STATES BANKRUPTCY COURT  
Eastern District of California**

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

**PRE-HEARING DISPOSITIONS COVER SHEET**

**DAY: TUESDAY**

**DATE: August 19, 2025**

**CALENDAR: 1:00 P.M. CHAPTER 13**

Each matter on this calendar will have one of three possible designations: No Ruling, Tentative Ruling, or Final Ruling. These instructions apply to those designations.

**No Ruling:** All parties will need to appear at the hearing unless otherwise ordered.

**Tentative Ruling:** If a matter has been designated as a tentative ruling it will be called. The court may continue the hearing on the matter, set a briefing schedule, or enter other orders appropriate for efficient and proper resolution of the matter. The original moving or objecting party shall give notice of the continued hearing date and the deadlines. The minutes of the hearing will be the court's findings and conclusions.

**Final Ruling:** Unless otherwise ordered, there will be no hearing on these matters and no appearance is necessary. The final disposition of the matter is set forth in the ruling and it will appear in the minutes. The final ruling may or may not finally adjudicate the matter. If it is finally adjudicated, the minutes constitute the court's findings and conclusions.

**Orders:** Unless the court specifies in the tentative or final ruling that it will issue an order, the prevailing party shall lodge an order within seven (7) days of the final hearing on the matter.

**UNITED STATES BANKRUPTCY COURT**

Eastern District of California

Honorable Christopher D. Jaime  
Bankruptcy Judge  
Sacramento, California

**August 19, 2025 at 1:00 p.m.**

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1. [24-20702](#)-B-13 CRAIG GILMORE MOTION TO CONFIRM PLAN  
[CCG-1](#) G. Michael Williams 7-1-25 [[145](#)]

**Final Ruling**

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

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

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

First, the proposed plan fails to provide monthly dividends for the Class 2 mortgage claims held by JPMorgan Chase Bank and Federal Home Loan Mortgage Corporation. Dkt. 147. 11 U.S.C. §1325(d)(5)(B)(ii). In addition, due to the failure to specify specific monthly dividends, it cannot be determined if the plan is feasible.

Second, the Disclosure of Compensation of Attorney for Debtor form filed April 4, 2025, was filed by Brian S. Haddix and not by the current attorney of record G. Michael Williams. Dkt. 114. Also Section 3.05 of the plan has changed the administrative fees paid through the plan from \$9,000.00 to "TBD." Section 3.06 lists an attorney's fee dividend of "TBD." Dkt. 147. Without figures in either of these sections, it cannot be determined whether the attorney fees comply with Local Rule 2016-1 nor feasibility of the plan determined.

Third, Debtor has failed to file a declaration in support of the motion to confirm. As such, the motion and the proposed plan are not supported by admissible evidence. Local Rule 9014-1(d)(3)(D).

Fourth, the Nonstandard provision 3.14 of the plan provides interest to unsecured creditors of 4.5%. However, the Federal Judgment Interest Rate for a case filed February 26, 2024, is subject to an interest rate of 4.99%.

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

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

The court will issue an order.

**August 19, 2025 at 1:00 p.m.**

2. [25-90427](#)-B-13 JENNIFER DON  
[LGT](#)-1 Pro Se

OBJECTION TO CONFIRMATION OF  
PLAN BY LILIAN G. TSANG  
7-17-25 [[26](#)]

CONTINUED TO 10/08/25 AT 1:00 P.M. TO BE HEARD AFTER THE CONTINUED MEETING OF CREDITORS  
SET FOR 9/24/25.

**Final Ruling**

No appearance at the hearing is required. The court will issue an order.

3. [25-22729](#)-B-13 JUSTIN CHARON  
[LGT](#)-1 David Foyil  
**Add #26**

OBJECTION TO CONFIRMATION OF  
PLAN BY LILIAN G. TSANG  
7-18-25 [[20](#)]

### **Final Ruling**

The *initial* Chapter 13 Plan filed June 13, 2025, 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 26, 2025, at 1:00 p.m., conditionally sustain the objection, and deny confirmation of the plan.**

First, Debtor has not scheduled all debts required to be scheduled pursuant to 11 U.S.C. § 521(a). The plan provides for secured mortgage creditor Chase Bank as a Class 4, and Golden One as a Class 2. However, Debtor's Schedule D does not include these secured creditors as required pursuant to 11 U.S.C. § 521(a). Until an amended Schedule D is filed, it cannot be determined if the plan is feasible and passes liquidation. 11 U.S.C. §§ 1325(a)(4), (a)(6).

Second, Debtor's Schedule J at Line 23 shows his monthly net discretionary income is \$1,722.28. However, Debtor has proposed a plan payment of \$2,073.00. As such, the plan is not feasible. 11 U.S.C. § 1325(a)(6).

Third, Debtor's Form 122C-1 indicates that Debtor is an above median income debtor and that Debtor's disposable income is determined under 11 U.S.C. § 1325(b)(3). Debtor has failed to complete the Calculation of Your Disposable Income (Official Form 122C-2).

Fourth, Debtor's Schedule J at line 18 includes a support obligation of \$400.00 per month. Debtor has failed to provide a Domestic Support Obligation checklist.

Fifth, the Disclosure of Compensation of Attorney for Debtor form filed on May 30, 2025, is incorrect and does not match that of the standardized form as provided on the Eastern District of California Court's website.

Sixth, the Rights and Responsibilities of Chapter 13 Debtors and Their Attorneys form filed June 13, 2025, is an outdated version. An amended Rights and Responsibilities of Chapter 13 Debtors and Their Attorneys form must be filed using the correct version. EDC 3-096 (Rev. 2/26/2025).

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 22, 2025, 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 26, 2025, at 1:00 p.m. will be vacated.

If a response is timely filed and served, the court will hear the objection on August 26, 2025, at 1:00 p.m.

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

The court will issue an order.

4. [25-90434](#)-B-7 RAMSIN/ANITA OVRAHIM OBJECTION TO CONFIRMATION OF  
[LGT](#)-1 Flor De Maria A. Tataje PLAN BY LILIAN G. TSANG  
7-17-25 [[16](#)]

CASE CONVERTED: 07/25/25

**Final Ruling**

The case having been converted to one under chapter 7, the objection to confirmation of plan is overruled as moot.

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

The court will issue an order.

5.     [25-22445](#)-B-13     SILVIA QUIROGA                     MOTION TO CONFIRM PLAN  
          [RJ-2](#)                 Richard L. Jare                     6-16-25 [[29](#)]

CONTINUED TO 9/09/25 AT 1:00 P.M. TO BE HEARD AFTER THE CONTINUED MEETING OF CREDITORS  
SET FOR 8/28/25.

**Final Ruling**

No appearance at the hearing is required. The court will issue an order.

6. [25-90449](#)-B-13 ANNE TAYLOR  
[LGT](#)-1 Andrew A. Moher

OBJECTION TO CONFIRMATION OF  
PLAN BY LILIAN G. TSANG  
7-18-25 [[18](#)]

CONTINUED TO 9/23/25 AT 1:00 P.M. TO BE HEARD AFTER THE CONTINUED MEETING OF CREDITORS  
SET FOR 9/10/25.

**Final Ruling**

No appearance at the hearing is required. The court will issue an order.

### **Final Ruling**

The *initial* Chapter 13 Plan filed June 7, 2025, 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 26, 2025, at 1:00 p.m., conditionally sustain the objection, and deny confirmation of the plan.**

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). Form 122C-2 at line 45 shows Debtor should have \$1,219.49 remaining to pay to general unsecured creditors per month, or \$73,169.40 over the 60-month plan duration. The proposed chapter 13 plan only pays a total of \$6,931.97 to general unsecured creditors. Instead, a monthly projected disposable income of \$1,219.49, or total of \$73,169.40, should be paid into the plan for the benefit of the general unsecured claims.

On July 22, 2025, Debtor filed a response to Trustee's objection, alleging that the Debtor testified at the initial meeting of creditors that her income was more as a correctional officer during the summer since she has to cover other officer's vacation time, after which her income is reduced during the balance of the year. However, this argument does not support Debtor's position because the bankruptcy petition was filed in June 2025, and the means test period only includes the months of December 2024 through May 2025. None of these months are "summer" months. As such, the income on Form 122C-1 does not include overtime earned in the "summer" months, and therefore, the disposable income as calculated by the Form 122C-2 is applicable in this case. Furthermore, the audio recording of the original meeting of creditors does not reflect Debtor's testimony as alleged in her response.

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 22, 2025, 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 26, 2025, at 1:00 p.m. will be vacated.

If a response is timely filed and served, the court will hear the objection on August 26, 2025, at 1:00 p.m.

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

The court will issue an order.

8.     [25-90453](#)-B-13     GURJIT DHALIWAL                     OBJECTION TO CONFIRMATION OF  
          [LGT](#)-1             David C. Johnston                 PLAN BY LILIAN G. TSANG  
   7-17-25 [[26](#)]

CONTINUED TO 9/23/25 AT 1:00 P.M. TO BE HEARD AFTER THE CONTINUED MEETING OF CREDITORS  
SET FOR 9/11/25.

**Final Ruling**

No appearance at the hearing is required. The court will issue an order.

### **Tentative 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 court's decision is to grant the motion to extend automatic stay.

Debtor seeks to have the automatic stay extended beyond 30 days pursuant to 11 U.S.C. § 362(c)(3). This is the Debtor's second bankruptcy petition pending in the past 12 months. The Debtor's prior bankruptcy case was dismissed on June 27, 2025, for failure to timely file documents (case no. 25-21818). Therefore, pursuant to 11 U.S.C. § 362(c)(3)(A), the provisions of the automatic stay end in their entirety 30 days after filing of the petition. See e.g., *Reswick v. Reswick (In re Reswick)*, 446 B.R. 362 (9th Cir. BAP 2011) (stay terminates in its entirety); accord *Smith v. State of Maine Bureau of Revenue Services (In re Smith)*, 910 F.3d 576 (1st Cir. 2018). This motion was set for hearing within 30 days of the filing of the instant case. 11 U.S.C. § 362(c)(3)(B).

### **Discussion**

Upon motion of a party in interest and after notice and hearing, the court may order the provisions extended beyond 30 days if the filing of the subsequent petition was in good faith. 11 U.S.C. § 362(c)(3)(B). The subsequently filed case is presumed to be filed in bad faith if there has not been a substantial change in the financial or personal affairs of the debtor since the dismissal of the next most previous case under chapter 7, 11, or 13. *Id.* at § 362(c)(3)(C)(i)(III). The presumption of bad faith may be rebutted by clear and convincing evidence. *Id.* at § 362(c)(3)(C).

In determining if good faith exists, the court considers the totality of the circumstances. *In re Elliot-Cook*, 357 B.R. 811, 814 (Bankr. N.D. Cal. 2006); see also Laura B. Bartell, *Staying the Serial Filer - Interpreting the New Exploding Stay Provisions of § 362(c)(3) of the Bankruptcy Code*, 82 Am. Bankr. L.J. 201, 209-210 (2008).

Debtor asserts that the dismissal of the prior case was not due to her inaction, misconduct, or willful neglect, but rather due to a ministerial administrative error. Debtor states that she had uploaded missing documents via the CAEB Debtor Drop Box System on 4:49 p.m. on June 26, 2025. However, her case was subsequently dismissed on June 27, 2025, for failure to timely file documents. Debtor subsequently filed a motion to vacate dismissal, which was denied without prejudice by this court because it would unduly confuse creditors. Importantly, the court made no finding that Debtor acted in bad faith and stated that the filing of a new case would be more appropriate.

The Debtor has sufficiently rebutted, by clear and convincing evidence, the presumption of bad faith under the facts of this case and the prior case for the court to extend the automatic stay.

The motion is granted and the automatic stay is extended for all purposes and parties, unless terminated by operation of law or further order of this court.

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

The court will issue an order.

10. [25-22758](#)-B-13 GERARDO MEDEL  
[HWW](#)-2 Hank W. Walth  
**Thru #11**

MOTION TO AVOID LIEN OF CITY OF  
STOCKTON  
7-21-25 [[22](#)]

**Final Ruling**

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

The court's decision is to grant the motion to avoid lien.

This is a request for an order avoiding the judicial lien of City of Stockton ("Creditor") against the Debtor's property commonly known as 4127 Pissarro Drive, Stockton, California ("Property").

A judgment was entered against Debtor in favor of Creditor in the amount of \$272.04. An abstract of judgment was recorded with San Joaquin County on March 8, 2024, which encumbers the Property.

Pursuant to the Debtor's Schedule A, the Property has an approximate value of \$540,700.00 as of the date of the petition. Debtor has claimed an exemption pursuant to Cal. Civ. Proc. Code § 704.730 in the amount of \$550,00.00 on Schedule C. All other liens recorded against the Property total \$340,778.00.

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).

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

The court will issue an order.

11. [25-22758](#)-B-13 GERARDO MEDEL  
[HWW](#)-3 Hank W. Walth

MOTION TO AVOID LIEN OF CITY OF  
STOCKTON  
7-21-25 [[27](#)]

**Final Ruling**

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

The court's decision is to grant the motion to avoid lien.

This is a request for an order avoiding the judicial lien of City of Stockton ("Creditor") against the Debtor's property commonly known as 4127 Pissarro Drive, Stockton, California ("Property").

A judgment was entered against Debtor in favor of Creditor in the amount of \$1,484.86. An abstract of judgment was recorded with San Joaquin County on November 14, 2024,

which encumbers the Property.

Pursuant to the Debtor's Schedule A, the Property has an approximate value of \$540,700.00 as of the date of the petition. Debtor has claimed an exemption pursuant to Cal. Civ. Proc. Code § 704.730 in the amount of \$550,00.00 on Schedule C. All other liens recorded against the Property total \$340,778.00.

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).

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

The court will issue an order.

**Final Ruling**

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

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

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

First, the plan does not meet liquidation pursuant to 11 U.S.C. § 1325(a)(4). The plan proposes to pay 0% to general unsecured creditors and no priority debt has been scheduled. Based on Debtor's assets and after deducting chapter 7 trustee's fees, liquidation requires \$3,916.50 or paying 17.99% to unsecured creditors.

Second, Debtor will not be able to make all payments under the plan and comply with the plan. 11 U.S.C. § 1325(a)(6). Debtor's Schedule J lists a mortgage payment of \$1,943.00 on line 4. However, Debtor's sole mortgage payment is being paid through the plan in Class 1. Due to the fact that the mortgage is being deducted as an expense on Schedule J, the monthly net income is only \$1,119.67 while the proposed plan payment is \$3,040.00. As such, Schedule J does not show Debtor can afford the proposed plan payments. Until an amended Schedule J is filed, feasibility of the plan cannot be determined.

Third, the Disclosure of Compensation of Attorney for Debtor form does not match the standardized form as provided on the Eastern District of California Court's website. Also the form at Line 6 states that the agreed upon fee does not include judicial lien avoidances and relief from stay actions. This is contradictory to the duties in the Rights and Responsibilities. These services are included in the "No Look Fee" and should not be excluded.

Fourth, the plan opted to comply with Local Bankruptcy Rule 2016-1(c). Therefore, Rights and Responsibilities form EDC 3-096 (Rev. 2/26/2025) needs to be filed.

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

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

The court will issue an order.

13. [24-21068](#)-B-13 DESIREE LEWIS  
[25-2068](#) JFL-1  
LEWIS V. REAL TIME RESOLUTION  
FINANCIAL SERVICES, INC. ET A

MOTION TO DISMISS ADVERSARY  
PROCEEDING/NOTICE OF REMOVAL  
7-9-25 [[12](#)]

**Final Ruling**

No appearance at the August 19, 2025, hearing is required. The court entered an order on August 13, 2025, granting the motion to dismiss filed by Real Time Resolution Financial Services, Inc. and RRA CP Opportunity Trust.

14. [25-22769](#)-B-13 LETA LUKBAN  
[LGT](#)-1 Peter G. Macaluso

OBJECTION TO CONFIRMATION OF  
PLAN BY LILIAN G. TSANG  
7-18-25 [[14](#)]

### **Final Ruling**

The objection was properly filed at least 14 days prior to the hearing on the motion to confirm a plan. See Local Bankr. R. 3015-1(c)(4) & (d)(1) and 9014-1(f)(2). Parties in interest may, at least 7 days prior to the date of the hearing, serve and file with the court a written reply to any written opposition. Local Bankr. R. 9014-1(f)(1)(C). A written reply has been filed to the objection.

All objections have been resolved and the court has determined that oral argument is not necessary. See Local Bankr. R. 1001-1(f), 9014-1(h). This matter will be decided on the papers. No appearance at the hearing is necessary.

The court's decision is to overrule the objection and confirm the plan.

The Chapter 13 Trustee objects to confirmation of the plan on grounds that Debtor is delinquent under the plan, has not provided the Trustee with a requested copy of the deed of trust to verify Debtor's ownership interest, and has not filed a declaration from Daniel Lukban attesting to his willingness and ability to make financial contributions through the pendency of the plan.

Debtor filed a response stating that she is current with plan payments, has provided the Trustee with the requested deed of trust, and has filed the declaration of Daniel Lukban that attests his ability to financially contribute through the life of the plan.

The plan complies with 11 U.S.C. §§ 1322 and 1325(a). The objection is overruled and the plan filed June 3, 2025, is confirmed.

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. The Chapter 13 Trustee shall prepare an appropriate order confirming the Chapter 13 plan and submit the proposed order to the court.

The court will issue an order.

15. [25-90469](#)-B-13 SONNY BALDERAS  
[LGT](#)-1 Pro Se

OBJECTION TO CONFIRMATION OF  
PLAN BY LILIAN G. TSANG  
7-18-25 [[19](#)]

CONTINUED TO 9/23/25 AT 1:00 P.M. TO BE HEARD AFTER THE CONTINUED MEETING OF CREDITORS  
SET FOR 9/10/25.

**Final Ruling**

No appearance at the hearing is required. The court will issue an order.

16. [25-90371](#)-B-13 PEDRO BECERRA  
[KMM](#)-1 David C. Johnston

MOTION FOR RELIEF FROM  
AUTOMATIC STAY  
7-16-25 [[28](#)]

FIFTH THIRD BANK VS.

### **Final Ruling**

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

The court's decision is to grant the motion for relief from automatic stay.

Fifth Third Bank ("Movant") seeks relief from the automatic stay with respect to an asset identified as a 2016 GMC Sierra 2500 (the "Vehicle"). The moving party has provided the Declaration of Iesha Wade to introduce into evidence the documents upon which it bases the claim and the obligation owed by the Debtor.

The Wade Declaration states and supporting documents reflect that there is one post-petition payment in default totaling \$10,705.35.

From the evidence provided to the court, and only for purposes of this motion, the debt secured by this asset is determined to be \$10,705.35 while the value of the Vehicle is determined to be \$42,000.00 as stated by Movant.

### **Discussion**

The court maintains the right to grant relief from stay for cause when a debtor has not been diligent in carrying out his or her duties in the bankruptcy case, has not made required payments, or is using bankruptcy as a means to delay payment or foreclosure. *In re Harlan*, 783 F.2d 839 (B.A.P. 9th Cir. 1986); *In re Ellis*, 60 B.R. 432 (B.A.P. 9th Cir. 1985). The court determines that cause exists for terminating the automatic stay since the Debtor and the estate have not made post-petition payments. 11 U.S.C. § 362(d)(1); *In re Ellis*, 60 B.R. 432 (B.A.P. 9th Cir. 1985).

Additionally, once a movant under 11 U.S.C. § 362(d)(2) establishes that a debtor or estate has no equity, it is the burden of the debtor or trustee to establish that the collateral at issue is necessary to an effective reorganization. *United Savings Ass'n of Texas v. Timbers of Inwood Forest Associates, Ltd.*, 484 U.S. 365, 375-76 (1988); 11 U.S.C. § 362(g)(2). Based upon the evidence submitted, the court determines that there is no equity in the Vehicle for either the Debtor or the Estate. 11 U.S.C. § 362(d)(2). And no opposition or showing having been made by the Debtor or the Trustee, the court determines that the Vehicle is not necessary for any effective reorganization in this Chapter 13 case.

The court shall issue an order terminating and vacating the automatic stay to allow creditor, its agents, representatives and successors, and all other creditors having lien rights against the Vehicle, to repossess, dispose of, or sell the asset pursuant to applicable nonbankruptcy law and their contractual rights, and for any purchaser, or successor to a purchaser, to obtain possession of the asset.

There also being no objections from any party, the 14-day stay of enforcement under Rule 4001(a)(3) is waived.

No other or additional relief is granted by the court.

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

The court will issue an order.

17. [25-21075](#)-B-13 JOSEPH POTPROCKY  
[WLG](#)-1 Nicholas Wajda

MOTION TO CONFIRM PLAN  
7-11-25 [[40](#)]

### **Final Ruling**

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

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

11 U.S.C. § 1323 permits a debtor to amend a plan any time before confirmation. The 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. The Chapter 13 Trustee shall prepare an appropriate order confirming the Chapter 13 plan and submit the proposed order to the court.

The court will issue an order.

18. [25-22779](#)-B-13 TEISHA MITCHELL CALLIS  
AP-1 Andrew A. Moher  
**Thru #19** OBJECTION TO CONFIRMATION OF  
PLAN BY U.S. BANK NATIONAL  
ASSOCIATION  
6-24-25 [[14](#)]

**Final Ruling**

The *initial* Chapter 13 Plan filed June 3, 2025, 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 26, 2025, at 1:00 p.m., conditionally sustain the objection, and deny confirmation of the plan.**

U.S. Bank National Association, as Trustee for the Structured Asset Investment Loan Trust, Mortgage Pass-Through Certificates, Series 2005-HE2 ("Creditor") objects to confirmation of the plan on grounds that Debtor lacks disposable income to fund the plan. Schedules I and J show that the Debtor is not employed and has \$0.00 in gross income. Debtor lists other monthly income of "Contributions to Household from Family Combined" of \$11,200.00 per month. However, no declarations from any family members have been filed that attest to their willingness and ability to provide such contributions through the life 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 22, 2025, 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 26, 2025, at 1:00 p.m. will be vacated.

If a response is timely filed and served, the court will hear the objection on August 26, 2025, at 1:00 p.m.

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

The court will issue an order.

19. [25-22779](#)-B-13 TEISHA MITCHELL CALLIS  
[LGT-1](#) Andrew A. Moher  
OBJECTION TO CONFIRMATION OF  
PLAN BY LILIAN G. TSANG  
7-17-25 [[18](#)]

**Final Ruling**

The *initial* Chapter 13 Plan filed June 3, 2025, 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 26, 2025, at 1:00 p.m., conditionally sustain the objection, and deny confirmation of the plan.**

First, Debtor will not be able to make all payments under the plan and comply with the plan. 11 U.S.C. § 1325(a)(6). The plan provides for Wells Fargo Bank as a Class 1 claim with pre-petition arrears of \$225,000.00. However, creditor U.S. Bank National Association for Wells Fargo Bank, N.A. has filed Claim 1-1 indicating pre-petition arrears of \$229,373.25. The plan is therefore not feasible.

Second, monthly payments to secured creditors in months 1 and 2 total \$13,261.45 per month without Trustee compensation and expense, and with Trustee compensation and expenses total \$14,259.62 per month. Debtor's plan payment is only \$10,077.00 per month. Accordingly, the plan is not feasible. 11 U.S.C. § 1325(a)(6).

Third, Local Bankr. R. 2016-1(c)(1) allows a total flat fee of \$12,000.00 for nonbusiness cases. The plan seeks allowance and payment of attorney fees in the total amount of \$18,000.00. This amount is greater than the allowed flat fee. There is no evidence in the original petition, schedules, and statements that would rebut the presumption that this is a nonbusiness case that is allowed only \$12,000.00.

Fourth, the Disclosure of Compensation Form does not match the standardized form as provided on the Eastern District of California Court's website. Also the form at question 6 excludes judicial lien avoidances and relief from stay actions. These services are included in the services provided in the Rights & Responsibilities filed on June 3, 2025, therefore their exclusion here is inappropriate.

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 22, 2025, 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 26, 2025, at 1:00 p.m. will be vacated.

If a response is timely filed and served, the court will hear the objection on August 26, 2025, at 1:00 p.m.

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

The court will issue an order.

**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 third amended plan.

The Chapter 13 Trustee ("Trustee") objects to confirmation of the plan on grounds that it does not propose to provide for the Federal Judgment Rate of Interest at 4.15%, which Trustee is not opposed to being resolved in the order confirming, and that the Debtor is delinquent \$1,950.00 with an additional plan payment of \$7,920.00 due July 25, 2025.

Debtor filed a response stating that he agrees to increasing plan payments to provide for the Federal Judgment Rate of Interest and that he is now current on plan payments.

Given the aforementioned, 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. The Chapter 13 Trustee shall prepare an appropriate order confirming the Chapter 13 plan and submit the proposed order to the court.

The court will issue an order.

21. [25-21789](#)-B-13 DAVID/IMELDA VOLKMAN  
[LTF](#)-1 Lars Fuller

MOTION TO CONFIRM PLAN  
7-7-25 [[43](#)]

**Final Ruling**

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

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

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

The motion is ORDERED GRANTED for reasons stated in the minutes. The Chapter 13 Trustee shall prepare an appropriate order confirming the Chapter 13 plan and submit the proposed order to the court.

The court will issue an order.

22. [25-22789](#)-B-13 GERALD/CRYSTAL BASHAW  
[LGT](#)-1 James A. Shepherd

OBJECTION TO CONFIRMATION OF  
PLAN BY LILIAN G. TSANG  
7-18-25 [[18](#)]

**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 the Chapter 13 Trustee filing its objection, Debtors filed an amended plan on July 28, 2025. The confirmation hearing for the amended plan must still be scheduled. Nonetheless, the earlier plan filed June 18, 2025, is not confirmed.

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

The court will issue an order.

**Final Ruling**

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

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

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

First, Section 3.07 of the plan provides for one post-petition mortgage payment to U.S. Bank in the amount of \$2,769.06. However, the Class 1 claim of U.S. Bank is currently delinquent \$8,307.18 as the Trustee was not able to tender the ongoing mortgage payment in the months of February, March and April 2025. Therefore, the proposed dividend to post-petition arrears of \$52.00 will take 160 months to pay said claim. Debtor's plan is not feasible. 11 U.S.C. § 1325(a)(6).

Second, Section 3.08 of the plan provides for the Franchise Tax Board as a Class 2 claim in the amount of \$36,279.54 to be paid at 5% interest, but does not provide a monthly dividend to pay that claim, instead labeling the claim as Disputed. The Franchise Tax Board has filed a proof of claim with a secured portion of \$41,255.65. Claim 4-1. Debtor's Declaration in support of the motion states that she will be filing an objection to the claim. To date, debtor has failed to file an objection to the claim of the Franchise Tax Board. Until the court has ruled on an objection to the claim of the Franchise Tax Board, feasibility of the plan cannot be determined. 11 U.S.C. § 1325(a)(6).

Third, the attachment to Schedule I which provides for Debtor's business income and expenses needs to be filed. Without this document, it cannot be determined whether Debtor's plan is feasible and pays all projected disposable income for the applicable commitment period to Debtor's general unsecured creditors. 11 U.S.C. §§ 1325(a)(6), (b)(1).

Fourth, Debtor's Amended Schedule I filed on May 20, 2025, at Line 8a lists net income from operating a business of \$1,800.00. The Business Income and Expenses filed November 26, 2024, lists average net monthly income of \$350.00. Debtor's Declaration in support of the motion at page 1 states that she did not start getting horse clients until the end of February. Trustee has requested updated profit and loss statements for the months of February through May, 2025. To date, Trustee has not received the requested statements and would now request updated profit and loss statements through July 2025. Without the requested documents, it cannot be determined whether Debtor's plan is feasible and pays all projected disposable income for the applicable commitment period to Debtor's general unsecured creditors. 11 U.S.C. §§ 1325(a)(6), (b)(1).

On August 12, 2025, Debtor submitted copies of her 2024 income tax returns, thus resolving the Trustee's opposition raised previously.

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

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

The court will issue an order.

### **Tentative 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 and may appear at the hearing to offer oral argument.

The court's decision is to grant the motion for relief from automatic stay.

Debtor seeks to have the automatic stay extended beyond 30 days pursuant to 11 U.S.C. § 362(c)(3). This is the Debtor's second bankruptcy petition pending in the past 12 months. The Debtor's prior bankruptcy case was dismissed on January 30, 2025, for failure to file an amended plan (case no. 24-22675). Therefore, pursuant to 11 U.S.C. § 362(c)(3)(A), the provisions of the automatic stay end in their entirety 30 days after filing of the petition. See e.g., *Reswick v. Reswick (In re Reswick)*, 446 B.R. 362 (9th Cir. BAP 2011) (stay terminates in its entirety); accord *Smith v. State of Maine Bureau of Revenue Services (In re Smith)*, 910 F.3d 576 (1st Cir. 2018). This motion was set for hearing within 30 days of the filing of the instant case. 11 U.S.C. § 362(c)(3)(B).

### **Discussion**

Upon motion of a party in interest and after notice and hearing, the court may order the provisions extended beyond 30 days if the filing of the subsequent petition was in good faith. 11 U.S.C. § 362(c)(3)(B). The presumption that the present case was filed in bad faith does not apply where the prior case was dismissed because of the failure to file documents if such failure was due to the negligence of a debtor's attorney. See 11 U.S.C. § 362(c)(3)(C)(i)(II)(aa). The presumption of bad faith may be rebutted by clear and convincing evidence. *Id.* at § 362(c)(3)(C).

In determining if good faith exists, the court considers the totality of the circumstances. *In re Elliot-Cook*, 357 B.R. 811, 814 (Bankr. N.D. Cal. 2006); see also Laura B. Bartell, *Staying the Serial Filer - Interpreting the New Exploding Stay Provisions of § 362(c)(3) of the Bankruptcy Code*, 82 Am. Bankr. L.J. 201, 209-210 (2008). This court does not utilize the *Sarafoglou* factors as urged by the Debtor. See *In Re Sarafoglou*, 345 B.R. 19 (Bankr. D. Mass. 2006).

Debtor states that the prior case failed because there was missed communication on what was needed to file an amended plan and Debtor's prior attorney was involved in an accident, suffered deteriorated health, and subsequently retired from legal practice. Debtor states that her circumstances have changed because she has sought new legal counsel and has a better understanding on what needs to be done to succeed in this bankruptcy. Debtor has filed the present case to save her home from foreclosure.

The Debtor has sufficiently rebutted, by clear and convincing evidence, the presumption of bad faith under the facts of this case and the prior case for the court to extend the automatic stay.

The motion is granted and the automatic stay is extended for all purposes and parties, unless terminated by operation of law or further order of this court.

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

The court will issue an order.

25. [25-90413](#)-B-13 CHERYL GONZALES  
[LGT](#)-1 Peter G. Macaluso

CONTINUED OBJECTION TO  
CONFIRMATION OF PLAN BY LILIAN  
G. TSANG  
7-7-25 [[13](#)]

**Final Ruling**

This matter was continued from August 12, 2025, to allow any party in interest to file a response by 5:00 p.m. Friday, August 15, 2025. Debtor filed an Amended Verification and Master Address List and amended schedules. This resolves the objection to confirmation.

Therefore, the court's conditional ruling at dkt. 54 and the continued hearing on August 19, 2025, at 1:00 p.m. are vacated. The objection to confirmation is overruled.

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

The court will issue an order.

26. [25-22729](#)-B-13 JUSTIN CHARON  
[GMN](#)-1 David Foyil  
**Add #3**

CONTINUED OBJECTION TO  
CONFIRMATION OF PLAN BY  
JPMORGAN CHASE BANK, NATIONAL  
ASSOCIATION  
7-23-25 [[23](#)]

### **Final Ruling**

The *initial* Chapter 13 Plan filed June 13, 2025, 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 26, 2025, at 1:00 p.m., conditionally sustain the objection, and deny confirmation of the plan.**

JPMorgan Chase Bank, National Association holds a deed of trust secured by Debtor's residence. The creditor has filed a timely proof of claim in which it asserts \$707.96 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 22, 2025, 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 26, 2025, at 1:00 p.m. will be vacated.

If a response is timely filed and served, the court will hear the objection on August 26, 2025, at 1:00 p.m.

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

The court will issue an order.

27. [22-22533](#)-B-13 ALONZO STEENS  
[JNV](#)-2 Jason N. Vogelpohl

CONTINUED MOTION TO INCUR DEBT  
7-18-25 [[53](#)]

**Final Ruling**

This matter was continued from August 12, 2025, to allow any party in interest to file an opposition or response by 5:00 p.m. Friday, August 15, 2025. Nothing was filed. Therefore, the court's conditional ruling at dkt. 61, denying the motion to incur debt, shall become the court's final decision. The continued hearing on August 19, 2025, at 1:00 p.m. is vacated.

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

The court will issue an order.

28. [25-22037](#)-B-13 JENNIFER CHENEY  
[LGT](#)-1 Mary D. Anderson

CONTINUED OBJECTION TO  
CONFIRMATION OF PLAN BY LILIAN  
G. TSANG  
6-16-25 [[16](#)]

**Final Ruling**

This matter was continued from August 12, 2025, to allow any party in interest to file a response by 5:00 p.m. Friday, August 15, 2025. Nothing was filed. Therefore, the court's conditional ruling at dkt. 32, sustaining the objection, shall become the court's final decision. The continued hearing on August 19, 2025, at 1:00 p.m. is vacated.

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

The court will issue an order.

29. [25-90348](#)-B-13 LEO JIMENEZ  
[LGT](#)-1 Peter G. Macaluso

CONTINUED OBJECTION TO  
CONFIRMATION OF PLAN BY LILIAN  
G. TSANG  
6-16-25 [[17](#)]

**Final Ruling**

This matter was continued from August 12, 2025, to allow any party in interest to file a response by 5:00 p.m. Friday, August 15, 2025. Nothing was filed. Therefore, the court's conditional ruling at dkt. 30, sustaining the objection, shall become the court's final decision. The continued hearing on August 19, 2025, at 1:00 p.m. is vacated.

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

The court will issue an order.