



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

September 22, 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 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.

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

September 22, 2026 at 1:00 p.m.

1. [26-21005](#)-B-13 CRAIG/JULIA PONCE MOTION TO CONFIRM PLAN
 [PLC](#)-6 Peter L. Cianchetta 8-11-26 [[68](#)]

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 fourth amended plan.

Creditor MidFirst Bank and the Chapter 13 Trustee filed objections to confirmation on grounds that the plan does not provide for monthly arrearage dividend payments to the Class 1 creditor. Debtors filed a response that they do not oppose providing for the ongoing post-petition payment of \$2,892.10 in the order confirming. The issue is therefore resolved and the Trustee also subsequently filed a withdrawal of its objection.

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.

September 22, 2026 at 1:00 p.m.

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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). An opposition was filed and subsequently withdrawn. The matter will be resolved without oral argument. No appearance at the hearing is required.

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

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

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

The court will issue an order.

3. [25-20911](#)-D-13 MICHAEL ROBERTS MOTION TO MODIFY PLAN
 [MJD](#)-1 Matthew J. DeCaminada 8-13-26 [[28](#)]

TRANSFERRED TO DEPT D:
09/04/26

Final Ruling

MOTION CONTINUED TO 10/05/26 AT 10:30 A.M. BEFORE THE HON. CORRINE BIELEJESKI.
NO APPEARANCE AT THE 9/22/26 HEARING IS REQUIRED.

4. [20-24822](#)-B-13 NORBERTO ROSARIO RIVERA CONTINUED MOTION UNDER RULE
[LGT](#)-2 Gregory J. Smith 3002-1(G)(4) TO DETERMINE FINAL
CURE AND PAYMENT OF THE
MORTGAGE CLAIM. RE: MCLP ASSET
COMPANY, INC. (CLAIM NO. 3)
3-24-26 [[105](#)]

Final Ruling

WITH DISCUSSIONS BETWEEN THE CREDITOR AND DEBTOR CONTINUING IN AN EFFORT TO RESOLVE THIS DISPUTE, THIS MATTER IS CONTINUED TO OCTOBER 20, 2026, AT 1:00 P.M.

NO APPEARANCE AT THE SEPTEMBER 22, 2026, HEARING IS REQUIRED.

5. [26-23922](#)-B-13 MAURICE MOODY MOTION TO VALUE COLLATERAL OF
[DAB-1](#) David A. Boone SCHOOLS FIRST FEDERAL CREDIT
[Thru #6](#) UNION
8-21-26 [[15](#)]

Final Ruling

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

The court's decision is to value the secured claim of Schools First Federal Credit Union at \$14,306.

Debtor moves to value the secured claim of Schools First Federal Credit Union ("Creditor"). Debtor is the owner of a 2015 Hyundai Genesis ("Vehicle"). Debtor seeks to value the Vehicle at a replacement value of \$14,306 as of the petition filing date. As the owner, Debtor's opinion of value is evidence of the asset's value. See Fed. R. Evid. 701; see also *Enewally v. Wash. Mut. Bank (In re Enewally)*, 368 F.3d 1165, 1173 (9th Cir. 2004).

Proof of Claim Filed

The court has reviewed the Claims Registry for this bankruptcy case. Claim No. 7-1 filed by SchoolsFirst FCU 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 \$20,094.50. 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 \$14,306. See 11 U.S.C. § 506(a). The valuation motion pursuant to Fed. R. Civ. P. 3012 and 11 U.S.C. § 506(a) is granted.

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

The court will issue an order.

6. [26-23922](#)-B-13 MAURICE MOODY MOTION TO VALUE COLLATERAL OF
[DAB-2](#) David A. Boone MATCO TOOLS
8-21-26 [[20](#)]

Final Ruling

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

The court's decision is to value the secured claim of Matco Tools at \$2,500.

Debtor moves to value the secured claim of Matco Tools ("Creditor"). Debtor is the owner of a Matco toolbox ("Personal Property"). Debtor seeks to value the Personal Property at a replacement value of \$2,500 as of the petition filing date. As the owner, Debtor's opinion of value is evidence of the asset's value. See Fed. R. Evid. 701; see also *Enewally v. Wash. Mut. Bank (In re Enewally)*, 368 F.3d 1165, 1173 (9th Cir. 2004).

Proof of Claim Filed

The court has reviewed the Claims Registry for this bankruptcy case. Claim No. 2-1 filed by Matco Tools is the claim which may be the subject of the present motion.

Discussion

In the Chapter 13 context, the replacement value of personal property used by a debtor for personal, household, or family purposes is "the price a retail merchant would charge for property of that kind considering the age and condition of the property at the time value is determined." See 11 U.S.C. § 506(a)(2). The time limitation to offer the fair market value of personal property, including furniture, appliances, and boats, is more than one year prior to the filing of the petition. See 11 U.S.C. § 1325(a).

The total dollar amount of the obligation to Creditor is \$7,851.76 as stated in Claim No. 2-1. Debtor asserts that the Personal Property has been used since 2021, has a large dent in the front, and that the price a retail merchant would charge for the Personal Property is \$2,500. Therefore, the Creditor's claim secured by a lien on the asset's title is under-collateralized. The Creditor's secured claim is determined to be in the amount of \$2,500. See 11 U.S.C. § 506(a). The valuation motion pursuant to Fed. R. Civ. P. 3012 and 11 U.S.C. § 506(a) is granted.

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

The court will issue an order.

Final Ruling

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

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

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

Creditor Wilmington Trust, National Association and the Chapter 13 Trustee filed objections to confirmation based on feasibility issues.

Debtor filed a response stating that she does not oppose (a) increasing the monthly dividend payable to Class 2 creditor Santander Consumer USA Inc. to \$360.15 per month for months 8 through 60, as calculated by the Trustee; (b) increasing her monthly plan payment to the amount necessary to fund the plan and render it feasible under 11 U.S.C. § 1325(a)(6), which the Trustee has calculated to be \$4,936.75 per month for months 8 through 15; and (c) the inclusion of a provision in the order confirming clarifying the dividends commencing August 2026 in light of the suspension of plan-payment delinquencies through July 2026. Debtor states that Schedule J will be slightly adjusted to accommodate the increased monthly plan payment and that Debtor is able to make the increased payment. This also resolves Creditor's objection.

Provided that an amended Schedule J is filed, the issues raised are deemed resolved. The modified 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.

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 and a response were 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 amended plan.

Secured creditor Calvet has not filed a proof of claim and the bar date passed on April 23, 2026. In accordance with the plan, the Chapter 13 Trustee issued the April 2026 mortgage payment to Calvet per the address provided on the Verification of Master Address List. The payment was returned to the Trustee as undeliverable. Without a valid mailing address, the Trustee is unable to make the post-petition mortgage payments to Calvet and is not able to properly administer the plan according to its terms.

Debtors state that they are prepared to file a proof of claim for Veterans Administration, rather than for "Calvet," in prayers that the Veterans administration has, or will provide, a program to rehabilitate this. Debtors have not filed anything nor have they provided statutory or case law support that they may file a late proof of claim.

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.

10. [26-23933](#)-B-13 DIANA/PHILIP RATTO OBJECTION TO CONFIRMATION OF
[LGT](#)-1 Le'Roy Roberson PLAN BY LILIAN G. TSANG
8-31-26 [[14](#)]

CONTINUED TO 11/03/26 AT 1:00 P.M. TO BE HEARD AFTER THE CONTINUED MEETING OF CREDITORS
SET FOR 10/22/26.

Final Ruling

No appearance at the September 22, 2026, hearing is required.

11. [26-24139](#)-B-13 LATOYA STEWART-ROSSI
[LGT](#)-1 Carl R. Gustafson

OBJECTION TO CONFIRMATION OF
PLAN BY LILIAN G. TSANG
8-28-26 [[12](#)]

Final Ruling

The *initial* Chapter 13 Plan filed July 21, 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 September 29, 2026, 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). Specifically, Debtor's Schedule D fails to list the secured claim of US Department of Housing and Urban Development. An amended Schedule D must be

Second, Debtor is delinquent \$4,300.00. A total of \$4,300.00 has come due through and including August 25, 2026, and an additional plan payment of \$4,300.00 will come due on September 25, 2026. 11 U.S.C. § 1325(a)(6).

Third, Debtor has failed to provide the Chapter 13 Trustee with a Class 1 Checklist or recent mortgage or other type statement for Class 1 claimant, Fay Servicing, as required by Local Bankr. R. 3015-1(b)(6). Without documentation and verification of the monthly contract installment due to this creditor, feasibility of the plan cannot be determined.

Fourth, the homestead exemption claimed by Debtor exceeds the median home sales price in Sacramento County, which is \$500,000.

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 September 25, 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 September 29, 2026, at 1:00 p.m. will be vacated.

If a response is timely filed and served, the court will hear the objection on September 29, 2026, at 1:00 p.m.

The objection is ORDERED CONDITIONALLY SUSTAINED and CONTINUED to September 29, 2026 at 1:00 p.m. for reasons stated in the minutes.

The court will issue an order.

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 U.S. Bank National Association at \$20,000 and continue the matter to September 29, 2026, at 1:00 p.m.**

Debtors move to value the secured claim of U.S. Bank National Association ("Creditor"). Debtors are the owner of a 2019 Highland Ridge ("Vehicle"). Debtor seeks to value the Vehicle at a replacement value of \$20,000 as of the petition filing date. As the owner, 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. 8-1 filed by U.S. Bank National Association is the claim which may be the subject of the present motion.

Discussion

The lien on the Vehicle's title secures a purchase-money loan incurred in 2019, which is more than 910 days prior to filing of the petition, to secure a debt owed to Creditor with a balance of approximately \$21,476.51. Therefore, the Creditor's claim secured by a lien on the asset's title is under-collateralized. The Creditor's secured claim is determined to be in the amount of \$20,000. See 11 U.S.C. § 506(a). The valuation motion pursuant to Fed. R. Civ. P. 3012 and 11 U.S.C. § 506(a) is granted.

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, September 25, 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 September 29, 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 September 29, 2026, at 1:00 p.m.

The motion is ORDERED CONDITIONALLY GRANTED and CONTINUED to September 29, 2026 at 1:00 p.m. for reasons stated in the minutes.

13. [26-24142](#)-B-13 NATASIA/CHRISTOPHER
[LGT](#)-1 SALMERI
Seth L. Hanson OBJECTION TO CONFIRMATION OF
PLAN BY LILIAN G. TSANG
8-31-26 [[16](#)]

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 September 14, 2026. The confirmation hearing for the amended plan is scheduled for October 20, 2026. The earlier plan filed July 21, 2026, is not confirmed.

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

The court will issue an order.

14. [26-22246](#)-B-13 HIRA SINGH
[LGT](#)-1 Pro Se
Thru #15

CONTINUED OBJECTION TO
CONFIRMATION OF PLAN BY LILIAN
G. TSANG
6-4-26 [[19](#)]

DEBTOR DISMISSED: 08/31/26

Final Ruling

The case having been dismissed on August 31, 2026, 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.

15. [26-22246](#)-B-13 HIRA SINGH
[NLG](#)-1 Pro Se

CONTINUED OBJECTION TO
CONFIRMATION OF PLAN BY
LAKEVIEW LOAN SERVICING, LLC
5-12-26 [[15](#)]

DEBTOR DISMISSED: 08/31/26

Final Ruling

The case having been dismissed on August 31, 2026, 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.

16. [26-23846](#)-B-13 DAMON CARR
[LGT](#)-1 Ryan Keenan

CONTINUED OBJECTION TO
CONFIRMATION OF PLAN BY LILIAN
G. TSANG
8-13-26 [[15](#)]

Final Ruling

The *initial* Chapter 13 Plan filed June 16, 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 September 29, 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). The current plan payment proposal causes the plan to take 61.81 months to fund. Calculations indicate that Debtor's plan payment will need to be at least \$1,977.86 per month for the plan term of 60 months to be feasible.

Second, the plan elects to pay Debtor's counsel pursuant to the flat fee structure in Local Bankr. R. 2016-1(c). The plan proposes to pay a monthly dividend of \$172.00 per month towards attorney fees for the remaining balance of \$10,300.00. In order to comply with Local Bankr. R. 2016-1(c)(4)(C), the monthly dividend can be no more than \$171.66 per month.

Third, the plan provides for US Bk Hm Mtg as a Class 4 Claim. U.S. Bank Home Mortgage, a division of U.S. Bank National Association, has filed its proof of claim and list pre-petition mortgage arrears in the amount of \$4,786.94. As there was a delinquency at the time of filing, Debtor needs to provide for U.S. Bank Home Mortgage, a division of U.S. Bank National Association as a Class 1 Claim to be paid through 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 September 25, 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 September 29, 2026, at 1:00 p.m. will be vacated.

If a response is timely filed and served, the court will hear the objection on September 29, 2026, at 1:00 p.m.

The objection is ORDERED CONDITIONALLY SUSTAINED and CONTINUED to September 29, 2026 at 1:00 p.m. for reasons stated in the minutes.

The court will issue an order.

17. [26-23649](#)-B-13 CHRISTINA MORONES CONTINUED OBJECTION TO
[JCW](#)-1 Pro Se CONFIRMATION OF PLAN BY U.S.
Thru #19 BANK TRUST COMPANY, NATIONAL
ASSOCIATION
8-12-26 [[28](#)]

CONTINUED TO 11/03/26 AT 1:00 P.M. TO BE HEARD AFTER THE CONTINUED MEETING OF CREDITORS SET FOR 10/22/26.

Final Ruling

No appearance at the September 22, 2026, hearing is required.

18. [26-23649](#)-B-13 CHRISTINA MORONES CONTINUED OBJECTION TO
[LGT](#)-1 Pro Se CONFIRMATION OF PLAN BY LILIAN
G. TSANG
8-14-26 [[32](#)]

CONTINUED TO 11/03/26 AT 1:00 P.M. TO BE HEARD AFTER THE CONTINUED MEETING OF CREDITORS SET FOR 10/22/26.

Final Ruling

No appearance at the September 22, 2026, hearing is required.

19. [26-23649](#)-B-13 CHRISTINA MORONES CONTINUED OBJECTION TO
[NLG](#)-1 Pro Se CONFIRMATION OF PLAN BY NEWREZ
LLC
8-19-26 [[35](#)]

CONTINUED TO 11/03/26 AT 1:00 P.M. TO BE HEARD AFTER THE CONTINUED MEETING OF CREDITORS SET FOR 10/22/26.

Final Ruling

No appearance at the September 22, 2026, hearing is required.

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. 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.

21. [26-24152](#)-B-13 MICHELLE LOUGIN
[LGT](#)-1 Carl R. Gustafson

OBJECTION TO CONFIRMATION OF
PLAN BY LILIAN G. TSANG
9-1-26 [[18](#)]

Final Ruling

The *initial* Chapter 13 Plan filed July 21, 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 September 29, 2026, at 1:00 p.m., conditionally sustain the objection, and deny confirmation of the plan.**

First, 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). Specifically, the repayment of Debtor's retirement account for three loans will mature during the life of the 60-month plan term and Debtor's plan payment does not increase accordingly when the retirement loans are repaid in full.

Second, Section 3.06 of the plan proposes \$0.00 per month towards payment of \$11,000 in attorney's fees. The plan must be amended to specify the monthly attorney fee dividend.

Third, the Rights and Responsibilities of Chapter 13 Debtors and Their Attorneys form filed August 26, 2026, has not been signed by Debtor's counsel.

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 September 25, 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 September 29, 2026, at 1:00 p.m. will be vacated.

If a response is timely filed and served, the court will hear the objection on September 29, 2026, at 1:00 p.m.

The objection is ORDERED CONDITIONALLY SUSTAINED and CONTINUED to September 29, 2026 at 1:00 p.m. for reasons stated in the minutes.

The court will issue an order.

22. [26-24056](#)-B-13 JEFFERY SMITH OBJECTION TO CONFIRMATION OF
[JDS](#)-1 Kathleen H. Crist PLAN BY BRIDGECREST CREDIT
Thru #23 COMPANY, LLC
9-2-26 [[31](#)]

CONTINUED TO 10/20/26 AT 1:00 P.M. TO BE HEARD AFTER THE CONTINUED MEETING OF CREDITORS
SET FOR 10/08/26.

Final Ruling

No appearance at the September 22, 2026, hearing is required.

23. [26-24056](#)-B-13 JEFFERY SMITH OBJECTION TO CONFIRMATION OF
[LGT](#)-1 Kathleen H. Crist PLAN BY LILIAN G. TSANG
8-31-26 [[26](#)]

CONTINUED TO 10/20/26 AT 1:00 P.M. TO BE HEARD AFTER THE CONTINUED MEETING OF CREDITORS
SET FOR 10/08/26.

Final Ruling

No appearance at the September 22, 2026, hearing is required.

24. [26-23963](#)-B-13 SCOTT/DANIELLE DEITZEL OBJECTION TO CONFIRMATION OF
[JCW](#)-1 Peter G. Macaluso PLAN BY CARMAX BUSINESS
Thru #25 SERVICES, LLC
7-30-26 [[12](#)]

CONTINUED TO 10/06/26 AT 1:00 P.M. TO BE HEARD IN CONJUNCTION WITH THE MOTION TO VALUE COLLATERAL OF CARMAX BUSINESS SERVICES, LLC.

Final Ruling

No appearance at the September 22, 2026, hearing is required.

25. [26-23963](#)-B-13 SCOTT/DANIELLE DEITZEL OBJECTION TO CONFIRMATION OF
[LGT](#)-1 Peter G. Macaluso PLAN BY LILIAN G. TSANG
8-31-26 [[22](#)]

CONTINUED TO 10/06/26 AT 1:00 P.M. TO BE HEARD IN CONJUNCTION WITH THE MOTION TO VALUE COLLATERAL OF CARMAX BUSINESS SERVICES, LLC.

Final Ruling

No appearance at the September 22, 2026, hearing is required.

26. [26-20272](#)-B-13 JEFF MANUEL/ODESSA LOPEZ MOTION TO CONFIRM PLAN
[HLR-2](#) Kristy A. Hernandez 8-8-26 [[41](#)]

Final Ruling

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

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

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

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

The court will issue an order.

27. [26-21286](#)-B-13 TINA WILSON MOTION FOR A NEW HEARING AND/OR
[JCW](#)-1 Peter L. Cianchetta MOTION TO VACATE
Thru #29 8-25-26 [[128](#)]

Final Ruling

ORDER FILED SEPTEMBER 21, 2026. NO APPEARANCE AT THE SEPTEMBER 22, 2026, HEARING IS REQUIRED.

28. [26-21286](#)-B-13 TINA WILSON MOTION TO EMPLOY ELIZABETH
[PLC](#)-6 Peter L. Cianchetta TERRAZAS AS REALTOR(S)
7-17-26 [[87](#)]

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 employ.

Debtor seeks to employ real estate salesperson Elizabeth Terrazas pursuant to 11 U.S.C. § 327(a). Debtor asserts that counsel's appointment and retention is necessary to sell Debtor's home.

This court has previously held that 11 U.S.C. § 327 does not apply to Chapter 13 debtors who employ professionals, including real estate professionals. *See e.g., In re Jackson*, 17-25179 at dkt. 52; *In re Fonseca*, 16-28212 at dkts. 42, 43. *See also Smith v. Yncera (In re Yncera)*, 2009 WL 7751418 at *5 n.15 (9th Cir. BAP June 26, 2009). Accordingly, the court concludes that it is not necessary for the Debtor's real estate professional's employment to be approved under § 327 in order to permit the real estate professional to assist Debtor in the sale of the Property. The Debtor's motion is therefore denied.

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

The court will issue an order.

29. [26-21286](#)-B-13 TINA WILSON MOTION TO CONFIRM PLAN
[PLC](#)-7 Peter L. Cianchetta 7-28-26 [[92](#)]

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 amended plan.

First, the plan lists M&T Bank as a Class 1 claim holder, holding a lien encumbering Debtor's real property with arrears of \$61,004.30. However, the plan proposes an arrearage monthly dividend of \$0.00. An amended plan must be filed that specifies the monthly arrearage dividend.

Second, Creditor American Credit Acceptance filed a Claim No. 1 with a secured claim amount of \$29,003.88. The monthly dividend of \$393.97 will take more than 107.51 months to pay the claim in full. Calculations indicate the monthly dividend must be \$602.07 in order to pay the claim in full during the plan duration.

Third, pursuant to the amended plan, Debtor is delinquent \$2,000. Debtor has paid \$0.00 to date. An additional plan payment of \$875 will come due on August 25, 2026. Debtor has not made all payments under the plan and complied with the plan. 11 U.S.C. § 1325(a)(6).

Fourth, monthly payments total \$1,521.62 with Trustee's administrative fees. Debtor's plan payment, however, is only \$500.00 per month for 4 months and \$875.00 per month for 56 months and a lumpsum payment of \$143,005.20 in month 12. Accordingly, Debtor's plan is not feasible.

Fifth, Debtor must file amended Schedule I with the business income and expense attachment be filed so a complete feasibility analysis can be performed.

Sixth, Schedule A/B reflects a one third interest in the real property located at 9821 Koala Court, Stockton, California. Additional documentation is required, including copies of the note, deed of trust, and most recent grant deed relating to said real property.

Seventh, the Disclosure of Compensation of Attorney for Debtor form filed on June 12, 2026, is incorrect. In regard to question 2, it fails to select the applicable box. An amended form must be filed.

Eighth, the plan misclassifies American Credit Acceptance as a Class 2(A) claim when it appears Debtor's intent is to place the claim in Class 2(B) based on the reduced value of the collateral.

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.

30. [26-22688](#)-B-13 JANET/JONATHAN RICAFRENTRE MOTION TO CONFIRM PLAN
[MGG](#)-1 Matthew G. Grech 8-13-26 [[46](#)]

Final Ruling

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

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

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

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

The court will issue an order.

31. [25-23590](#)-B-13 ARISTON/BABY RUTH GAOAT MOTION TO MODIFY PLAN
[PGM](#)-2 Peter G. Macaluso 8-12-26 [[57](#)]

Final Ruling

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

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

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

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

The court will issue an order.

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 third amended plan.

First, Debtors' proposed plan does not meet the requirements of 11 U.S.C. § 1325(a)(4) in that it appears creditors would receive more in a Chapter 7 liquidation. Under the liquidation calculation, no less than \$66,020.14 or 58.36% needs to be paid to unsecured creditors. Currently, the plan is only proposing to pay \$63,347.92 or 54%.

Second, the plan does not provide for all of Debtors' projected disposable income to be applied to unsecured creditors under the plan. 11 U.S.C. § 1325(b)(1)(B). Schedule I and J are to be amended to properly list all gross income and tax deductions and are to be correctly calculated.

Third, the plan provides for the payment of fees in excess of the fixed compensation allowed in Local Bankruptcy Rule 2016-1(c). Specifically, the plan elects to pay Debtors' counsel pursuant to the flat fee structure in Local Bankr. R. 2016-1(c). The plan proposes to pay a monthly dividend of \$447.63 per month toward attorney fees for the remaining balance of \$11,762.00. In order to comply with Local Bankr. R. 2016-1(c)(4)(C), the monthly dividend can be no more than \$196.03 per month.

Fourth, the motion to confirm was assigned a docket control number that was previously used in the same case. Debtors did not comply with Local Bankr. R. 9014-1(c).

Fifth, the plan misclassifies Chase Auto in Class 2(A) when it should be placed in Class 2(B) due to the a pending motion to value collateral.

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.

33. [26-22796](#)-B-13 MARCUS BROWN
[PLG](#)-2 Rabin Pournazarian

MOTION TO CONFIRM PLAN
7-31-26 [[24](#)]

Final Ruling

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

The court's decision is to deny the motion to confirm.

Debtor filed a response to the Chapter 13 Trustee's objection to confirmation and stated that an amended plan will be filed. Therefore, the motion to confirm plan is denied.

The motion is ORDERED DENIED 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 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). An opposition was filed and subsequently withdrawn. The matter will be resolved without oral argument. No appearance at the hearing is required.

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

11 U.S.C. § 1323 permits a debtor to amend a plan any time before confirmation. The 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.