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: September 24, 2024

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

September 24, 2024 at 1:00 p.m.

1. <u>24-23014</u>-B-13 SENGPHET/SYPHONG ORDER TO SHOW CAUSE - FAILURE PHIMMASENE TO PAY FEES

Matthew J. DeCaminada 8-16-24 [23]

Final Ruling

The Order to Show Cause will be discharged and the case will remain pending but the court will modify the terms of its order permitting the Debtors to pay the filing fee in installments.

The court granted the Debtors permission to pay the filing fee in installments. The Debtors failed to pay the \$79.00 installment when due on August 12, 2024. While the delinquent installment was paid on September 18, 2024, the fact remains that the court was required to issue an order to show cause to compel the payment. Therefore, as a sanction for the late payment, the court will modify its prior order allowing installment payments to provide that if a future installment is not received by its due date, the case will be dismissed without further notice or hearing.

The order to show cause is ORDERED DISCHARGED for reasons stated in the minutes and the case SHALL REMAIN PENDING.

IT IS FURTHER ORDERED that if a future installment is not received by its due date, the case will be dismissed without further notice or hearing.

ORDER TO SHOW CAUSE - FAILURE TO PAY FEES 8-27-24 [25]

Final Ruling

The Order to Show Cause will be discharged and the case will remain pending but the court will modify the terms of its order permitting the Debtors to pay the filing fee in installments.

The court granted the Debtors permission to pay the filing fee in installments. The Debtors failed to pay the \$79.00 installment when due on August 22, 2024. While the delinquent installment was paid on September 6, 2024, the fact remains that the court was required to issue an order to show cause to compel the payment. Therefore, as a sanction for the late payment, the court will modify its prior order allowing installment payments to provide that if a future installment is not received by its due date, the case will be dismissed without further notice or hearing.

The order to show cause is ORDERED DISCHARGED for reasons stated in the minutes and the case SHALL REMAIN PENDING.

IT IS FURTHER ORDERED that if a future installment is not received by its due date, the case will be dismissed without further notice or hearing.

3. <u>24-22824</u>-B-13 RAUL ZEPEDA George T. Burke

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG 8-14-24 [17]

Final Ruling

The court having granted the debtor Raul Zepeda's motion to dismiss case, the continued objection to confirmation of plan is overruled as moot.

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

24-22725-B-13 RYAN AMODEO AND OEURN

Thru #5

SNGUON

Peter G. Macaluso

TO PAY FEES 8-28-24 [29]

Final Ruling

The Order to Show Cause will be discharged and the case will remain pending but the court will modify the terms of its order permitting the Debtors to pay the filing fee in installments.

The court granted the Debtors permission to pay the filing fee in installments. The Debtors failed to pay the \$78.00 installment when due on August 23, 2024. While the delinquent installment was paid on September 4, 2024, the fact remains that the court was required to issue an order to show cause to compel the payment. Therefore, as a sanction for the late payment, the court will modify its prior order allowing installment payments to provide that if a future installment is not received by its due date, the case will be dismissed without further notice or hearing.

The order to show cause is ORDERED DISCHARGED for reasons stated in the minutes and the case SHALL REMAIN PENDING.

IT IS FURTHER ORDERED that if a future installment is not received by its due date, the case will be dismissed without further notice or hearing.

The court will issue an order.

5. 24-22725-B-13 RYAN AMODEO AND OEURN
LGT-1 SNGUON
Peter G. Macaluso

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG 8-14-24 [24]

ORDER TO SHOW CAUSE - FAILURE

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). Debtors filed a reply.

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 the meeting of creditors has not been concluded. The meeting was continued to September 18, 2024, and was concluded. Therefore, the issue raised by the Trustee is resolved.

The plan complies with 11 U.S.C. \$\$ 1322 and 1325(a). The objection is overruled and the plan filed June 25, 2024, 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.

24-23139-B-13 FRANK CANO AND ELIZABETH RAPISURA
Peter G. Macaluso

ORDER TO SHOW CAUSE - FAILURE TO PAY FEES 8-22-24 [15]

Final Ruling

The Order to Show Cause will be discharged and the case will remain pending but the court will modify the terms of its order permitting the Debtors to pay the filing fee in installments.

The court granted the Debtors permission to pay the filing fee in installments. The Debtors were short by \$1.00 when they paid \$78.00 rather than \$79.00 when due on August 19, 2024. While the delinquent installment was paid on August 26, the fact remains that the court was required to issue an order to show cause to compel the payment. Therefore, as a sanction for the late payment, the court will modify its prior order allowing installment payments to provide that if a future installment is not received by its due date, the case will be dismissed without further notice or hearing.

The order to show cause is ORDERED DISCHARGED for reasons stated in the minutes and the case SHALL REMAIN PENDING.

IT IS FURTHER ORDERED that if a future installment is not received by its due date, the case will be dismissed without further notice or hearing.

7.

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 dismiss case.

First, Debtor is delinquent in plan payments. As of August 16, 2024, plan payments under the plan are delinquent in the sum of 9,168.00. The last payment was received on May 6, 2024. 11 U.S.C. 1307 (c) (4).

Second, Debtor has failed to file and confirm an amended plan after Debtor's second amended plan was denied confirmation on April 2, 2024. Debtor's failure to perform is an unreasonable delay that is prejudicial to creditors who are delayed in receiving payments. 11 U.S.C. § 1307(c)(1).

Cause exists to dismiss this case. The motion is granted and the case is dismissed.

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

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). Opposition was filed.

The court's decision is to deny without prejudice the motion to dismiss case.

The Chapter 13 Trustee ("Trustee") moves to dismiss the case on grounds that the Debtors have caused unreasonable delay that is prejudicial to creditors since Debtors have failed to file an amended plan with notice to creditors, failed to provide the Trustee with business documents, failed to make plan payments, and failed to accurately file schedules.

The Debtors filed a response stating that they have paid a total of \$7,100.00 to the Trustee and have filed, set, and served an amended plan with a confirmation hearing scheduled for October 15, 2024. Therefore, the issues raised by the Trustee are resolved at this time.

Cause does not exist to dismiss this case. The motion is denied and the case will not be dismissed.

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

9. <u>24-22459</u>-B-13 JAMIE BRIDGEMAN <u>DKF</u>-1 Michael K. Moore **Thru #11**

CONTINUED OBJECTION TO
CONFIRMATION OF PLAN BY
PATRICIA OMALLEY, AS TRUSTEE OF
THE PATRICIA A. OMALLEY
SEPARATE PROPERTY TRUST, DATED
11-19-2010
7-19-24 [27]

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). No written reply has been filed to the objection.

Because the plan is not confirmable and the objection is not one that may be resolved in the confirmation order, further briefing is not necessary. See Local Bankr. R. 9014-1(f)(2)(C). The court has also determined that oral argument will not assist in the decision-making process or resolution of the objection. 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 sustain the objection, deny confirmation of the plan, and continue the matter to October 1, 2024 at 1:00 p.m.

First, objecting creditor Patricia O'Malley, as Trustee of the Patricia A. O'Malley Separate Property Trust, Dated 11-19-2010 ("Creditor") holds a deed of trust secured by the Debtor's residence. The creditor filed proof of claim no. 5-1 in which it asserts \$320,519.53 in pre-petition arrearages. The plan does not propose to cure the full amount of 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.

Second, Schedule J indicates that the Debtor has a disposable income of \$7,699.76 per month. Given Creditor's claim amount as stated above, Debtor would be required to increase the current plan dividend from \$7,695.00 to \$8,808.09 to pay Creditor's claim in full. This exceeds the Debtor's monthly disposable income, and the Debtor lacks sufficient monthly disposable income to fund the plan. 11 U.S.C. § 1325(a)(6). As such, the plan cannot be confirmed.

The plan filed June 18, 2024, does not comply with 11 U.S.C. $\S\S$ 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), party in interest shall have until 5:00 p.m. on September 27, 2024, 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 October 1, 2024, at 1:00 p.m. will be vacated.

If a response is timely filed and served, the court will hear the objection on October 1, 2024, at 1:00 p.m.

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

The court will issue an order.

10. $\underline{24-22459}$ -B-13 JAMIE BRIDGEMAN \underline{LGT} -1 Michael K. Moore

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG 7-18-24 [23]

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). No written reply has been filed to the objection.

Because the plan is not confirmable and the objection is not one that may be resolved in the confirmation order, further briefing is not necessary. See Local Bankr. R. 9014-1(f)(2)(C). The court has also determined that oral argument will not assist in the decision-making process or resolution of the objection. 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 overrule the objection but deny confirmation of the plan for reasons stated at Item #9, DKF-1, and Item #11, RAS-1.

The Chapter 13 Trustee objects to confirmation of the plan on grounds that the meeting of creditors has not been concluded. The continued meeting of creditors was held and concluded on September 18, 2024. Although this resolves the Trustee's objection to confirmation, the plan is not confirmable for reasons stated at Item #9, DKF-1, and Item #11, RAS-1.

The plan filed June 18, 2024, does not comply with 11 U.S.C. \$\$ 1322 and 1325(a), and the plan is not confirmed.

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

The court will issue an order.

11. <u>24-22459</u>-B-13 JAMIE BRIDGEMAN Michael K. Moore

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY WELLS FARGO BANK, N.A. 7-18-24 [20]

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). No written reply has been filed to the objection.

Because the plan is not confirmable and the objection is not one that may be resolved in the confirmation order, further briefing is not necessary. See Local Bankr. R. 9014-1(f)(2)(C). The court has also determined that oral argument will not assist in the decision-making process or resolution of the objection. 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 sustain the objection, deny confirmation of the plan, and continue the matter to October 1, 2024 at 1:00 p.m.

Objecting creditor Wells Fargo Bank, N.A., as Trustee for Park Place Securities, Inc. Asset-Backed Pass Through Certificates Series 2004-WHQ2, by and through its authorized loan servicing agent, PHH Mortgage ("Creditor") holds a deed of trust secured by the Debtor's residence. The creditor has filed proof of claim 8-1 in which it asserts \$14,683.82 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 filed June 18, 2024, does not comply with 11 U.S.C. $\S\S$ 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), party in interest shall have until 5:00 p.m. on September 27, 2024, 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 October 1, 2024, at 1:00 p.m. will be vacated.

If a response is timely filed and served, the court will hear the objection on October 1, 2024, at 1:00 p.m.

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

12. 24-21561-B-13 RONALD PERRIN AND YUVETTA GMW-2PRYOR

> Thru #14 G. Michael Williams

Final Ruling

The motion has been set for hearing on the 35-days notice required by Local Bankruptcy Rules 3015-1(d)(1), 9014-1(f)(1), and Federal Rule of Bankruptcy Procedure 2002(b). The failure of the respondent and other parties in interest to file written opposition at least 14 days prior to the hearing as required by Local Bankruptcy Rule 9014-1(f)(1)(B) is considered to be the equivalent of a statement of nonopposition. Cf. Ghazali v. Moran, 46 F.3d 52, 53 (9th Cir. 1995). Opposition was filed by the Chapter 13 Trustee and creditor Paul J. Newman, as Trustee of the Paul J. Newman Trust.

MOTION TO CONFIRM PLAN

8-16-24 [45]

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 second amended plan.

First, Debtors' plan relies on the sale or refinance of property located at 1746 East Market Street, Stockton, California, by October 1, 2024. However, Debtors have not filed any response stating that a sale or refinance is pending, and the court granted a motion for relief from automatic stay as to that property on September 17, 2024. Therefore, the plan is no feasible.

Second, Debtors' proposed monthly payments are insufficient to pay both secured creditors and the Chapter 13 Trustee's compensation and expense, which total \$3,045.03. Debtors' plan payment is only \$2,300.00 per month and therefore is not feasible.

Third, Debtors are delinquent \$9,200.00, which came due through and including August 2024. The Debtors have made zero payments to date.

Fourth, the plan provides for creditors OneMain and Chase Bank as Class 2 claims to be paid the value of the collateral securing those claims. However, no motion to value collateral has been filed by Debtors or determined by the court.

Fifth, Section 3.05 of the original plan failed to make a selection as to compensation of attorney's fees. Therefore, attorney of record will need to seek approval of fees through a fee application filed with the court.

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. 24-21561-B-13 RONALD PERRIN AND YUVETTA CONFIRMATION OF AMENDED PLAN PRYOR G. Michael Williams

6-20-24 [37]

Final Ruling

A second amended plan having been filed on August 16, 2024, see Item #12, GMW-2, the hearing on confirmation of the first amended plan is removed from calendar.

14. <u>24-21561</u>-B-13 RONALD PERRIN AND YUVETTA PRYOR
G. Michael Williams

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY PAUL J. NEWMAN, TRUSTEE OF THE PAUL J. NEWMAN TRUST DATED 10/7/1992 AND RESTATED ON 5/30/2013 7-12-24 [40]

Final Ruling

A second amended plan having been filed on August 16, 2024, see Item #12, GMW-2, the continued objection to confirmation of the first amended plan is overruled as moot.

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

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 dismiss case.

First, debtor Jessica Gonzalez ("Debtor") failed to appear at two meetings of creditors held August 11, 2024, and August 21, 2024. Although the meeting of creditors has been continued again to October 3, 2024, the court finds it unlikely that Debtor will appear given her history of nonappearance.

Second, Debtor failed to provide, if applicable, documents to the Trustee including: copies of all payment advices or other evidence of payment received within 60 days before the date of filing of the petition, the most recent federal tax return filed by Debtor, copy of original valid photo ID, proof of complete social security number, completed statement by Debtor not represented by an attorney, Class 1 checklist with the most recent mortgage statement, evidence of payment to Class 1 claims, domestic support obligation checklist, Authorization to Release Information, documents required by 122C-2, and a declaration of any third party who contributes to Debtor's monthly income.

Third, Debtor failed to file a complete plan.

Fourth, Debtor failed to accurately file the Statement of Financial Affairs and Official Form 122C-1.

Fifth, Debtor is ineligible to be a debtor in a chapter 13 case because she filed to provide Credit Counseling Certificate. 11 U.S.C. § 109(h).

Debtor's failure to fulfill her duties as listed above is an unreasonable delay that is prejudicial to creditors. 11 U.S.C. § 1307(c)(1).

Cause exists to dismiss this case. The motion is granted and the case is dismissed.

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

16. <u>24-23182</u>-B-13 SHANNON STOKES Peter G. Macaluso

ORDER TO SHOW CAUSE - FAILURE TO PAY FEES 8-26-24 [34]

Final Ruling

The Order to Show Cause will be discharged and the case will remain pending but the court will modify the terms of its order permitting the Debtor to pay the filing fee in installments.

The court granted the Debtor permission to pay the filing fee in installments. The Debtor failed to pay the \$79.00 installment when due on August 21, 2024. While the delinquent installment was paid on September 10, 2024, the fact remains that the court was required to issue an order to show cause to compel the payment. Therefore, as a sanction for the late payment, the court will modify its prior order allowing installment payments to provide that if a future installment is not received by its due date, the case will be dismissed without further notice or hearing.

The order to show cause is ORDERED DISCHARGED for reasons stated in the minutes and the case SHALL REMAIN PENDING.

IT IS FURTHER ORDERED that if a future installment is not received by its due date, the case will be dismissed without further notice or hearing.

17. $\underline{24-22684}$ -B-13 ANDREW GILTON Steven A. Alpert

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG 8-14-24 [16]

CONTINUED TO 11/05/24 AT 1:00 P.M. AT SACRAMENTO COURTROOM TO BE HEARD AFTER THE CONTINUED MEETING OF CREDITORS SET FOR 10/31/24.

Final Ruling

No appearance at the September 24, 2024, hearing is required. The court will issue an order.

The court entered an order on September 16, 2024, dkt. 25, extending the deadline for Debtor to file required missing documents to September 23, 2024. The documents were not timely filed. Therefore, this case is dismissed without further notice and the present motion to extend the automatic stay is denied as moot.

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

19. <u>24-23806</u>-B-13 JEREMY WYGAL MS-2 Mark Shmorgon

CONTINUED MOTION TO VALUE COLLATERAL OF CONSUMER PORTFOLIO SERVICES 8-30-24 [15]

Final Ruling

This matter was continued from September 17, 2024, to allow any party in interest to file an opposition or response by 5:00 p.m. Friday, September 20, 2024. Creditor Consumer Portfolio services, Inc. ("Creditor") filed an opposition requesting that the motion to value be denied or allow additional time for Creditor to obtain a formal appraisal of the 2019 Kia Forte Sedan ("Vehicle").

Since it appears that disputed material factual issues remain to be resolved, a later evidentiary hearing will be set. The motion will be continued to 1:00 p.m. on October 29, 2024. Debtor Jeremy Wygal ("Debtor") shall provide Creditor will access to the Vehicle for appraisal.

IT IS ORDERED as follows: An evidentiary hearing will be held on October 29, 2024, at 1:00 p.m. before the Honorable Christopher Jaime, Courtroom No. 32.

- 1. Debtor is to submit additional evidence of value, witness direct testimony declarations, and other evidence to the Creditor and the court (delivered to the courtroom deputy for Department B, not filed) by October 15, 2024.
- 2. Creditor is to submit additional evidence of value, witness direct testimony declarations, and other evidence to the Debtor and the court (delivered to the courtroom deputy for Department B, not filed) by October 22, 2024.
- 3. Debtor will mark and separate with tabs its documents 1, 2, and following. Creditor will mark and separate with tabs its documents A, B, and following.
- 4. The parties shall deliver by email objections to evidence (declarations and exhibits) to the Department B law clerk and courtroom deputy by 12:00 p.m. on October 25, 2024. Objections not made are waived. A witness may not testify without a direct testimony declaration.
- 5. The evidentiary hearing shall be conducted at 1:00 p.m. on October 29, 2022.

20. <u>24-22927</u>-B-13 ELIZABETH WILSON Kathleen H. Crist

CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG 8-22-24 [14]

CONTINUED TO 11/05/24 AT 1:00 P.M. AT SACRAMENTO COURTROOM TO BE HEARD AFTER THE CONTINUED MEETING OF CREDITORS SET FOR 10/30/24.

Final Ruling

No appearance at the September 24, 2024, hearing is required. The court will issue an order

21. <u>24-22675</u>-B-13 RATTANA POK RMP-1 G. Michael Williams CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY REAL TIME SOLUTIONS, INC. 8-1-24 [30]

Final Ruling

This matter was continued from September 17, 2024, to allow any party in interest to file a response by 5:00 p.m. Friday, September 20, 2024. Nothing was filed. Therefore, the court's conditional ruling at dkt. 35, sustaining the objection, shall become the court's final decision. The continued hearing on September 24, 2024, at 1:00 p.m. is vacated.

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