

**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: October 28, 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
Chief Bankruptcy Judge
Sacramento, California

October 28, 2025 at 1:00 p.m.

1. [25-25103](#)-B-13 RASHI SANDHU MOTION FOR RELIEF FROM
[RPG](#)-1 Pro Se AUTOMATIC STAY
9-25-25 [[11](#)]
ENNERDALE CORPORATION 401(K)
PROFIT SHARING PLAN & TRUST
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 relief from the automatic stay.

Ennerdale Corporation 401(K) Profit Sharing Plan & Trust ("Movant") seeks relief from the automatic stay with respect to a Chevron gas station located at 320 N. 2nd Street, Patterson, California (the "Property"). Movant has provided the Declaration of Robert P. Goe to introduce into evidence the documents upon which it bases the claim and the obligation secured by the Property.

The Goe Declaration states that this is the third bankruptcy case filed by Debtor and her husband Nardeep Sandhu ("Nardeep"). Nardeep's first bankruptcy case, no. 25-23654, was filed on July 17, 2025 ("First Chapter 13 Case"), and dismissed on August 4, 2025, for failure to timely file documents. The First Chapter 13 Case was filed one day prior to Movant's foreclosure sale on the Property. Nardeep then filed another chapter 13 bankruptcy case, no. 25-24429, on August 21, 2025 ("Second Chapter 13 Case"). The Second Chapter 13 Case was dismissed on September 15, 2025, once again for failure to timely file documents.

Movant asserts that this third bankruptcy case follows a pattern of bad faith since this case was filed on the day of Movant's postponed foreclosure sale date. Movant states that Debtor has not filed required documents in this case, including a chapter 13 plan, and did not list any of her creditors.

From the evidence provided to the court, and only for purposes of this motion, the total debt secured by this Property is determined to be \$764,754.28 as stated in Movant's papers. The Property is not listed in any of Debtor's schedules.

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.

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9th Cir. 1985). The court determines that cause exists for terminating the automatic stay, including defaults in post-petition payments which have come due. 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, it appears that there is no equity in the Property. Moreover, the Debtor has failed to establish that the Property is necessary to an effective reorganization. *First Yorkshire Holdings, Inc. v. Pacifica L 22, LLC (In re First Yorkshire Holdings, Inc.)*, 470 B.R. 864, 870 (Bankr. 9th Cir. 2012).]

Finally, the court will grant prospective relief under § 362(d)(4). See *Benzeen, Inc. v. JP Morgan Chase Bank (In re Benzeen, Inc.)*, 2018 WL 6627275 at *4 (9th Cir. BAP Dec. 18, 2018) (noting that request for § 362(d)(4) relief survives dismissal and foreclosure); *Azkam v. U.S. Bank N.A.*, 2020 WL 1700028 at *3 (E.D. Cal. April 8, 2020) ("An order granting relief under [§ 362(d)(4)] may survive the dismissal of the bankruptcy in some cases."). An order entered under § 362(d)(4) is binding in any other bankruptcy case purporting to affect such real property filed not later than two years after the date of entry of the order.

To obtain relief under § 362(d)(4), Movant must show and the court must affirmatively find the following three elements: (1) the Debtor's bankruptcy filing must have been part of a scheme; (2) the object of the scheme must have been to delay, hinder, or defraud creditors, and (3) the scheme must have involved either the transfer of some interest in the real property without the secured creditor's consent or court approval, or multiple bankruptcy filings affecting the property. *First Yorkshire Holdings, Inc. v. Pacifica L 22, LLC (In re First Yorkshire Holdings, Inc.)*, 470 B.R. 864, 870 (B.A.P. 9th Cir. 2012).

A scheme is an intentional construct - it does not happen by misadventure or negligence. *In re Duncan & Forbes Dev., Inc.*, 368 B.R. 27, 32 (Bankr. C.D. Cal. 2007). A § 362(d)(4)(A) scheme is an "intentional artful plot or plan to delay, hinder or defraud creditors." *Id.* It is not common to have direct evidence of an artful plot or plan to deceive others; the court must infer the existence and contents of a scheme from circumstantial evidence. *Id.* Movant must present evidence sufficient for the trier of fact to infer the existence and content of the scheme. *Id.* See *Jimenez v. ARCPE 1, LLP (In re Jimenez)*, 613 B.R. 537, 545 (B.A.P. 9th Cir. 2020).

Section 362(d)(4) "does not require that it be the debtor who has created the scheme or carried it out, or even that the debtor be a party to the scheme at all." *Duncan & Forbes*, 368 B.R. at 32. "The language of § 362(d)(4) is likewise devoid of any requirement of a finding of bad faith by the Debtor." *In re Dorsey*, 476 B.R. 261, 267 (Bankr. C.D. Cal. 2012).

This is the third bankruptcy case filed by Debtor and her husband Nardeep. The prior two cases were filed individually by Nardeep and both cases were dismissed for failure to timely file documents. When that case was dismissed for failure to timely file necessary documents, the Debtor filed this third bankruptcy. The court finds that the Debtor and her husband's multiple bankruptcy filings were part of a scheme to delay, hinder, or defraud creditors from exercising their rights against the Property.

The court shall issue an order terminating and vacating the automatic stay to allow Movant, and its agents, representatives and successors, and all other creditors having lien rights against the Property, to conduct a nonjudicial foreclosure sale pursuant to applicable nonbankruptcy law and their contractual rights, and for any purchaser, or successor to a purchaser, at the nonjudicial foreclosure sale to obtain possession of the Property.

This order shall be binding in any other case purporting to affect the Property filed not later than 2 years after the date of the entry of such order by the court, except

that a debtor in a subsequent case under this title may move for relief from such order based upon changed circumstances or for good cause shown, after notice and a hearing.

Relief from stay as to non-filing co-debtor Nardeep Sandhu, who is liable on such debt with the Debtor, shall be granted pursuant to 11 U.S.C. § 1301(c).

The Property being a commercial gas station and not residential, 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.

2. [25-24404](#)-B-13 JOSE FUENTES
Pro Se

ORDER TO SHOW CAUSE - FAILURE
TO PAY FEES
9-24-25 [[26](#)]

Final Ruling

The court's decision is to sustain the Order to Show Cause and order the case dismissed.

The Order to Show Cause was issued due to Debtor's failure to pay \$79.00 due September 19, 2025. The court's docket reflects that the default has not been cured.

The order to show cause is ORDERED SUSTAINED for reasons stated in the minutes and the case is DISMISSED.

The court will issue an order.

3. [23-23608](#)-E-13 TEMA ROBINSON
[DPC](#)-3 Peter G. Macaluso

MOTION TO DISMISS CASE
9-16-25 [[168](#)]

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). 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 grant the motion to dismiss case.

Debtor is delinquent \$640.00 in plan payments. Debtor's monthly payment is \$420.00. Prior to the hearing in this matter, two payments of \$420.00 will come due. As a result, Debtor will need to pay \$1,480.00 in order to bring this plan current by the date of the hearing.

Debtor filed an opposition stating that the plan payments will be brought current on or before the date of the hearing on this matter. As of October 27, 2025, the Debtor is still delinquent.

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 court will issue an order.

4. [25-20717](#)-B-13 CASEY WOODBURY MOTION TO DISMISS CASE
[DPC](#)-4 Pro Se 9-24-25 [[102](#)]

CONTINUED TO 11/19/25 AT 1:00 P.M.

Final Ruling

No appearance at the October 28, 2025, hearing is required. The court will issue an order.

5. [25-23218](#)-B-13 VERA DEL MONTE
[LGT](#)-2 Mary D. Anderson

MOTION TO DISMISS CASE
9-26-25 [[21](#)]

Final Ruling

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

The court's decision is to grant the motion to dismiss case.

First, Debtor failed to appear at two meetings of creditors held September 24, 2025, and October 7, 2025. 11 U.S.C. § 341 and/or F.R.B.P. 4002.

Second, Debtor failed to provide required documents to the Trustee. This includes all payment advices or other evidence of payment received within 60 days before the date of filing of the petition, 11 U.S.C. § 521(a)(1)(B)(iv) and LBR 1007-1(c)(1), and all pages of the most recent Federal Tax Return filed by Debtor, 11 U.S.C. 521(e)(2)(A)(B).

Third, Debtor is delinquent in the amount of \$665.00. In addition to the delinquency amount, Debtor must also make the monthly plan payment of \$665.00 for October 25, 2025. 11 U.S.C. § 1307(c)(4).

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 court will issue an order.

6. [25-25020](#)-B-13 JAIME TENNEY
Pro Se

ORDER TO SHOW CAUSE - FAILURE
TO PAY FEES
9-30-25 [[11](#)]

DEBTOR DISMISSED: 10/06/25

Final Ruling

The case having previously been dismissed, the order to show cause is discharged as moot with no sanctions ordered.

The order to show cause is ORDERED DISCHARGED AS MOOT for reasons stated in the minutes.

The court will issue an order.

7. [25-90123](#)-B-13 VIOLETA SALCEDO CONTINUED MOTION TO DISMISS
[LGT](#)-2 Flor De Maria A. Tataje CASE
8-5-25 [[54](#)]
WITHDRAWN BY M.P.

Final Ruling

The Chapter 13 Trustee has filed a motion to withdraw its pending motion. The motion is dismissed without prejudice pursuant to Federal Rule of Civil Procedure 41(a)(1)(A)(I) and Federal Rules of Bankruptcy Procedure 9014 and 7041. The matter is removed from the calendar and the case will proceed in this court.

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

8. [24-25024](#)-B-13 MAUREEN SHARMA MOTION TO DISMISS CASE
 [LGT](#)-4 Peter G. Macaluso 9-16-25 [[98](#)]

CONTINUED TO 12/16/25 AT 1:00 P.M. TO ALLOW DEBTOR TO OBTAIN THE REQUIRED SIGNATURE FOR A PERMANENT LOAN MODIFICATION AND FILE, SET, AND SERVE AN AMENDED PLAN AND MOTION TO CONFIRM.

Final Ruling

No appearance at the October 28, 2025, hearing is required. The court will issue an order.

9. [25-20228](#)-B-13 DANIEL BAKER
[DPC](#)-2 Douglas B. Jacobs

MOTION TO DISMISS CASE
9-26-25 [[54](#)]

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). 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 deny the motion to dismiss case.

The Chapter 13 Trustee moves to dismiss case on grounds that Debtor does not have a plan pending and is delinquent in plan payments.

Debtor filed a response stating that he has filed a modified plan with the confirmation hearing set for December 9, 2025. This resolves the Trustee's motion to dismiss case at this time.

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

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

The court will issue an order.

10. [25-90337](#)-B-13 ERLINDA RAMOS
[LGT](#)-2 Fred A. Ihejirika

MOTION TO DISMISS CASE
9-16-25 [[21](#)]

Final Ruling

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

The court's decision is to grant the motion to dismiss case.

The Chapter 13 Trustee moves to dismiss case on grounds that Debtor has failed to file and set a modified plan for hearing with notice to creditors. This 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.

The court will issue an order.

11. [25-24043](#)-B-13 MARITZA RIVERA
[LGT](#)-2 Pro Se

MOTION TO DISMISS CASE
9-15-25 [[23](#)]

DEBTOR DISMISSED: 10/01/25

Final Ruling

The case having previously been dismissed, the motion is dismissed as moot.

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

The court will issue an order.

12. [25-25043](#)-B-13 YING SHI ZHANG
Jennifer B. Reichhoff

ORDER TO SHOW CAUSE FOR FAILURE
TO UPDATE CONTACT INFORMATION
IN PACER
10-3-25 [[13](#)]

Final Ruling

An order to show cause regarding imposition of sanctions for counsel Jennifer B. Reichhoff's failure to update contact information in PACER was issued on October 3, 2025. The order to show cause was issued due to a discrepancy between the mailing address and email address for Debtor's counsel in PACER and on the petition. Debtor's counsel has failed to correct this discrepancy. Local Bankruptcy Rule 5005.5-1(e) provides that each registered user shall maintain a complete and accurate PACER registration.

The hearing is **CONTINUED** to **November 4, 2025, at 1:00 p.m.** Counsel will contact the Clerk's office and inquire specifically how this order to show cause may be resolved. Counsel will then file a declaration stating that the issue raised in the order to show cause has been resolved in the manner required by the Clerk's office.

If a declaration is filed by **5:00 p.m. on October 31, 2025**, the order to show cause will be discharged, no further sanctions will be ordered, the case will remain pending, the continued hearing will be removed from calendar, and no appearance at the continued hearing will be required.

Otherwise, if a declaration is not timely filed, counsel must appear in person at the continued hearing.

The court will issue an order.

13. [25-24547](#)-B-13 ANGELA CLEMENTS
Simran Singh Hundal

ORDER TO SHOW CAUSE - FAILURE
TO PAY FEES
9-24-25 [[20](#)]

Final Ruling

The court's decision is to discharge the Order to Show Cause.

The Order to Show Cause was issued due to failure to pay the \$34.00 document fee for filing an amended verification and master address list. The court's docket reflects that the default was cured on December 20, 2021.

The order to show cause is ORDERED DISCHARGED for reasons stated in the minutes.

The court will issue an order.

14. [25-21059](#)-B-13 JONATHAN GOBERT AND LUIS MOTION TO DISMISS CASE
[LGT](#)-3 OTERO 9-26-25 [[61](#)]
Robert L. Goldstein

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). 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 grant the motion to dismiss case.

The Chapter 13 Trustee moves to dismiss case on grounds that the Debtors have not filed, served, and set for hearing an amended plan, Debtors have failed to provide all pages of their most recently filed federal tax return, are delinquent in plan payments, and failed to file tax returns for the 2024 year.

Debtors filed a response stating that they are current on plan payments, have provided the Trustee with their recently filed 2024 federal and state tax returns, and plan to file an amended plan by October 22, 2025. A review of the court's docket shows that an amended plan has not been filed as of October 27, 2025. This 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.

The court will issue an order.

15. [25-24861](#)-B-13 DEAN OMATSU
Pro Se

ORDER TO SHOW CAUSE - FAILURE
TO PAY FEES
9-23-25 [[18](#)]

DEBTOR DISMISSED: 10/17/25

Final Ruling

The case having previously been dismissed, the order to show cause is discharged as moot with no sanctions ordered.

The order to show cause is ORDERED DISCHARGED AS MOOT for reasons stated in the minutes.

The court will issue an order.

16. [24-23167](#)-B-13 VALERY ALEXANDER-THOMAS MOTION TO DISMISS CASE
[LGT](#)-4 Brian S. Haddix 9-26-25 [[99](#)]

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 dismiss case.

Debtor has failed to file, serve, and set for hearing a modified plan and is delinquent in the amount of \$4,110.00 with an additional monthly payment of \$3,735.00 due October 25, 2025. This 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.

The court will issue an order.

17. [24-25871](#)-B-13 MARICHELL BAUTISTA
[LGT](#)-2 James L. Keenan

CONTINUED MOTION TO DISMISS
CASE
4-21-25 [[31](#)]

Final Ruling

This matter was continued from August 26, 2025, to hear Freedom Mortgage Corporation's limited motion for relief from automatic stay seeking court authority to allow debtor Marichell Bautista ("Debtor") to modify her mortgage and for Debtor to file an amended plan.

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 grant the motion to dismiss case.

While the motion for relief from automatic stay was granted and should have resolved delinquent amounts under the existing loan with Freedom Mortgage (dkt. 53), Debtor has not filed, served, and set for hearing an amended plan. This is an unreasonable delay that is prejudicial to creditors. 11 U.S.C. § 1307(c)(1). Additionally, the Disclosure of Compensation of Attorney for Debtor form filed May 13, 2025, is incorrect. The form does not match the standardized form as provided on the court's website.

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 court will issue an order.

18. [25-25271](#)-B-13 CARLENE LANIER
Pro Se

ORDER TO SHOW CAUSE - FAILURE
TO PAY FEES
10-10-25 [[13](#)]

Final Ruling

The court's decision is to sustain the Order to Show Cause and order the case dismissed.

The Order to Show Cause was issued due to Debtor's failure to pay the \$313.00 document fee for filing the Chapter 13 Voluntary Petition Individual. The court's docket reflects that the default has not been cured.

The order to show cause is ORDERED SUSTAINED for reasons stated in the minutes and the case is DISMISSED.

The court will issue an order.

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 dismiss case.

First, Debtor failed to appear at two meetings of creditors held September 25, 2025, and October 8, 2025. 11 U.S.C. §341 and/or F.R.B.P. 4002.

Second, Debtor failed to provide required documents to the Chapter 13 Trustee including copies of all payment advices or other evidence of payment received within 60 days before the date of filing of the petition, all pages of the most recently filed federal tax return, copy of original valid picture ID, and proof of complete social security number.

Third, Debtor failed to file a complete plan and accurately file Schedules C, D, E/F, and the Statement of Financial Affairs.

Fourth, Debtor is ineligible to be a debtor in a Chapter 13 because he has no regular income. 11 U.S.C. §109(e). Debtor has also failed to provide Credit Counseling Certificate. 11 U.S.C. §109(h).

Fifth, Debtor is delinquent in the amount of \$260.00 with an additional monthly plan payment of \$260.00 due October 25, 2025. 11 U.S.C. § 1307(c)(4).

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 court will issue an order.

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 dismiss case.

First, Debtor has failed to provide all pages of the most recently filed federal tax return. 11 U.S.C. § 521(e)(2)(A)(B).

Second, Debtor has not cooperated with the trustee as required in 11 U.S.C. § 521(a)(3)(4) by failing to provide the six months of Profit & Loss statement(s) for November 2024 through April 2025 and bank statements for November 2024 through January 2025.

Third, Debtor has failed to file Schedule I 8a Statement of Monthly Net Income and accurately file Official Forms 122C-1 and 122C-2. 11 U.S.C. § 521 and/or F.R.B.P. 1007.

Fourth, Debtor has failed to file tax returns for the years 2022, 2023, and 2024. 11 U.S.C. §1307(e).

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 court will issue an order.

21. [25-24875](#)-B-13 STEPHANIE BELAIRE
Pro Se

ORDER TO SHOW CAUSE - FAILURE
TO PAY FEES
9-23-25 [[11](#)]

DEBTOR DISMISSED: 09/29/25

Final Ruling

The case having previously been dismissed, the order to show cause is discharged as moot with no sanctions ordered.

The order to show cause is ORDERED DISCHARGED AS MOOT for reasons stated in the minutes.

The court will issue an order.

22. [23-23479](#)-E-13 ANTHONY/JANELLE IVANICH MOTION TO DISMISS CASE
[DPC](#)-1 Mary Ellen Terranella 9-10-25 [[30](#)]

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). 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 deny the motion to dismiss case.

The Chapter 13 Trustee moves to dismiss case on grounds that Debtor is delinquent in plan payments and will need to pay \$6,800 in order to bring the plan current by the date of the hearing.

Debtors filed a response stating that they have made a payment of \$3,400.00 and will file a modified plan to provide for the remaining delinquency. A review of the court's docket shows that a modified plan was filed on October 16, 2025, with a confirmation hearing date set for December 2, 2025. This resolves the motion to dismiss case at this time.

Cause does not exist to dismiss this case. The motion is denied without prejudice.

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

The court will issue an order.

23. [25-20580](#)-B-13 IVAN FERREIRA
[LGT](#)-2 Arete Kostopoulos

MOTION TO DISMISS CASE
9-24-25 [[46](#)]

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).

Although opposition was filed by debtor Ivan Ferreira ("Debtor"), it does not appear that proper notice was given to the moving party, Chapter 13 Trustee ("Trustee"). Nonetheless, the court takes judicial notice that a second amended plan was filed on October 10, 2025, with a confirmation hearing date set for November 19, 2025. Therefore, the Trustee's motion to dismiss case on grounds that Debtor has not filed, served, and set for hearing an amended plan is denied without prejudice.

Cause does not exist to dismiss this case. The motion denied without prejudice.

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

The court will issue an order.

24. [25-23484](#)-B-13 KIRK WENZEL
[LGT](#)-2 Pro Se

MOTION TO DISMISS CASE
9-3-25 [[23](#)]

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 dismiss case.

Debtor failed to appear at three meetings of creditors held August 28, September 25, and October 8, 2025 11 U.S.C. §341 and/or F.R.B.P. 4002.

Second, Debtor failed to commence making plan payments and is delinquent in the amount of \$300.00 with an additional monthly plan payment of \$300.00 due October 25, 2025. 11 U.S.C. § 1307(c)(4).

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 court will issue an order.

25. [25-22087](#)-B-13 KENNETH VAVURIS
[DPC](#)-2 Eric John Schwab

MOTION TO DISMISS CASE
9-24-25 [[46](#)]

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 dismiss case.

Debtor is delinquent \$2,223.49 in plan payments with additional payments each in the amount of \$4,630.99 due September 25, 2025, and October 25, 2025. Debtor has failed to file, serve, and set for hearing an amended plan. This is an unreasonable delay that is prejudicial to creditors. 11 U.S.C. § 1307(1)(c).

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 court will issue an order.

26. [25-24390](#)-B-13 SHANKAR SHARMA
Pro Se

ORDER TO SHOW CAUSE - FAILURE
TO PAY FEES
9-17-25 [[30](#)]

DEBTOR DISMISSED: 10/01/25

Final Ruling

The case having previously been dismissed, the order to show cause is discharged as moot with no sanctions ordered.

The order to show cause is ORDERED DISCHARGED AS MOOT for reasons stated in the minutes.

The court will issue an order.

27. [25-21991](#)-B-13 NICOLE LEVIEN
[LGT](#)-2 David Foyil

MOTION TO DISMISS CASE
9-12-25 [[51](#)]

Final Ruling

The Chapter 13 Trustee filed a motion to withdraw its pending motion, and it is consistent with the Debtor's opposition filed to the motion. The motion is therefore dismissed without prejudice pursuant to Federal Rule of Civil Procedure 41(a)(2) and Federal Rule of Bankruptcy Procedure 9014 and 7041. The case will proceed in this court.

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

28. [24-25197](#)-B-13 DENISE REES
[LGT](#)-3 Peter G. Macaluso

MOTION TO DISMISS CASE
9-16-25 [[84](#)]

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).

Although opposition was filed by debtor Denise Rees ("Debtor"), it does not appear that proper notice was given to the moving party, Chapter 13 Trustee.

Therefore, the motion to dismiss case will be continued to November 4, 2025, at 1:00 p.m., to allow Debtor to properly serve its opposition.

Furthermore, since a plan has not been confirmed since this case was filed nearly a year ago on November 15, 2024, the Debtor is ordered to file a motion to sell and/or a motion to confirm amended plan by November 18, 2025, or the case will be dismissed on the Trustee's ex parte application.

The court will issue an order.

29. [24-21098](#)-E-13 ALEJANDRO JIMENEZ AND MOTION TO DISMISS CASE
[DPC](#)-1 DIANA ROJAS 9-16-25 [[21](#)]
Mohammad M. Mokarram

Final Ruling

The Chapter 13 Trustee and debtors Alejandro Jimenez and Diana Rojas having entered into a stipulated ex parte motion to withdraw the Trustee's motion pursuant to Fed. R. Civ. P. 41 and Fed. R. Bankr. P. 9014 and 7041, the motion is therefore dismissed without prejudice.

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

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). 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 grant the motion to dismiss case.

The Chapter 13 Trustee moves to dismiss case on grounds that Debtor has not filed, served, and set for hearing an amended plan.

Debtor filed a response stating that an amended plan will be filed before the hearing on the motion to dismiss case. A review of the court's docket shows that an amended plan has not been filed as of October 27, 2025. This 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.

The court will issue an order.

31. [25-22498](#)-B-13 VILMA DELEON-MIRANDA AND MOTION TO DISMISS CASE
[LGT](#)-2 JOSE MIRANDA-VACA 9-3-25 [[35](#)]
Peter G. Macaluso

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). Opposition was filed by Debtors and a reply was filed by the Chapter 13 Trustee.

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 grant the motion to dismiss case.

First, Debtors are delinquent \$6,500.00 in plan payments and an additional plan payment of \$3,250.00 is due October 25, 2025. 11 U.S.C. §1307(c)(4).

Second, Debtors have failed to provide proof of Joint Debtor's complete Social Security number in forms of a copy of Social Security card or W-2 Form.

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 court will issue an order.

32. [22-23199](#)-E-13 MELISSA/FRANCISCO RUELAS MOTION TO DISMISS CASE
[DPC](#)-3 Gary Ray Fraley 9-10-25 [[104](#)]

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 dismiss case.

Debtors are delinquent \$3,322.46 in plan payments with two additional payments of \$2,905.54 due prior to the hearing on this matter. Debtors are in material default with respect to the term of a confirmed plan. 11 U.S.C. § 1307(c)(6).

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 court will issue an order.

33. [25-24126](#)-B-13 MICHAEL/JANAINA FONSECA CONTINUED OBJECTION TO
[LGT](#)-1 Mark A. Wolff CONFIRMATION OF PLAN BY LILIAN
G. TSANG
9-26-25 [[16](#)]

Final Ruling

This matter was continued from October 21, 2025, to allow any party in interest to file a response by 5:00 p.m. Friday, October 24, 2025. Debtors filed a timely response and resolved the issues raised in the Chapter 13 Trustee's objection to confirmation. This resolves the objection.

Therefore, the court's conditional ruling at dkt. 27 and the continued hearing on October 28, 2025, at 1:00 p.m. are vacated. The objection to confirmation is overruled and the plan filed August 6, 2025, is confirmed. 11 U.S.C. §§ 1322 and 1325(a).

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.

34. [25-23756](#)-B-13 CHRISTINA MORONES CONTINUED OBJECTION TO
[JCW](#)-1 Pro Se CONFIRMATION OF PLAN BY U.S.
Thru #36 BANK TRUST COMPANY, NATIONAL
ASSOCIATION
9-17-25 [[46](#)]

Final Ruling

This matter was continued from October 21, 2025, to allow any party in interest to file a response by 5:00 p.m. Friday, October 24, 2025. Nothing was filed. Therefore, the court's conditional ruling at dkt. 74, sustaining the objection, shall become the court's final decision. The continued hearing on October 28, 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.

35. [25-23756](#)-B-13 CHRISTINA MORONES CONTINUED OBJECTION TO
[LGT](#)-1 Pro Se CONFIRMATION OF PLAN BY LILIAN
G. TSANG
9-12-25 [[40](#)]

Final Ruling

This matter was continued from October 21, 2025, to allow any party in interest to file a response by 5:00 p.m. Friday, October 24, 2025. Nothing was filed. Therefore, the court's conditional ruling at dkt. 75, sustaining the objection, shall become the court's final decision. The continued hearing on October 28, 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.

36. [25-23756](#)-B-13 CHRISTINA MORONES CONTINUED OBJECTION TO
[RAS](#)-1 Pro Se CONFIRMATION OF PLAN BY
DEUTSCHE BANK NATIONAL TRUST
COMPANY
9-17-25 [[43](#)]

Final Ruling

This matter was continued from October 21, 2025, to allow any party in interest to file a response by 5:00 p.m. Friday, October 24, 2025. Nothing was filed. Therefore, the court's conditional ruling at dkt. 76, sustaining the objection, shall become the court's final decision. The continued hearing on October 28, 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.

37. [25-24272](#)-B-13 DAVID LANDER
[LGT](#)-1 Robert L. Goldstein

CONTINUED OBJECTION TO
CONFIRMATION OF PLAN BY LILIAN
G. TSANG
9-26-25 [[21](#)]

Final Ruling

This matter was continued from October 21, 2025, to allow any party in interest to file a response by 5:00 p.m. Friday, October 24, 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 October 28, 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.

38. [25-24288](#)-B-13 LEONARDO/EYMI SOTO
[JCW](#)-1 Brian S. Haddix

CONTINUED OBJECTION TO
CONFIRMATION OF PLAN BY CAPITAL
ONE AUTO FINANCE
10-2-25 [[16](#)]

Final Ruling

This matter was continued from October 21, 2025, to allow any party in interest to file a response by 5:00 p.m. Friday, October 24, 2025. Nothing was filed. Therefore, the court's conditional ruling at dkt. 26, sustaining the objection, shall become the court's final decision. The continued hearing on October 28, 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.