

**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: November 25, 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

November 25, 2025 at 1:00 p.m.

1. [25-20003](#)-B-13 ADELAIDA RUIZ MOTION TO DISMISS CASE
 [LGT](#)-1 Flor De Maria A. Tataje 10-3-25 [[69](#)]

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 \$11,512.14 and an additional monthly plan payment of \$5,512.14 was due October 25, 2025. Cause exists to dismiss this case since Debtor has failed to make all payments due under the plan. 11 U.S.C. §§ 1307(c)(1), (c)(4).

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.

November 25, 2025 at 1:00 p.m.

2. [25-24404](#)-B-13 JOSE FUENTES
[LGT](#)-1 Pro Se
DEBTOR DISMISSED: 10/30/25

MOTION TO DISMISS CASE
10-21-25 [[41](#)]

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.

3. [25-21306](#)-B-13 CYNTHIA COVINGTON MOTION TO DISMISS CASE
[LGT](#)-2 James L. Keenan 10-28-25 [[40](#)]

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 file, set, and serve a modified plan with notice to creditors. This is an unreasonable delay that is prejudicial to creditors. 11 U.S.C. § 1307(c)(1).

Second, Debtor is delinquent \$7,500.00. Cause exists to dismiss this case since Debtor has failed to make all payments due under the plan. 11 U.S.C. § 1307(c)(4).

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. [24-23608](#)-E-13 KRISTINA FRASIER AND BO MOTION TO DISMISS CASE
[DPC](#)-1 MCBRAYER 10-17-25 [[67](#)]
Candace Y. Brooks

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 Debtors are delinquent in plan payments and will need to pay \$22,613.90 in order to bring the plan current by the date of the hearing.

Debtors filed a response stating that they have filed and set for hearing a modified plan and have the ability to make their plan payments pursuant to the terms of the proposed modified plan. The confirmation hearing is set for January 6, 2026.

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

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

The court will issue an order.

5. [25-90413](#)-B-13 CHERYL GONZALES MOTION TO DISMISS CASE
 [LGT](#)-3 Peter G. Macaluso 10-17-25 [[75](#)]
DEBTOR DISMISSED: 11/20/25

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.

6. [25-25815](#)-B-13 NHU TRAN
Pro Se

ORDER TO SHOW CAUSE - FAILURE
TO PAY FEES
11-5-25 [[11](#)]

DEBTOR DISMISSED: 11/10/25

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.

7. [24-23517](#)-E-13 KENDRON FRYER
[DPC](#)-2 Peter G. Macaluso

MOTION TO DISMISS CASE
10-10-25 [[97](#)]

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 the ground that Debtor is delinquent \$3,018.95. Debtor is now current as of November 21, 2025.

Cause does not exist to dismiss this case. The motion denied.

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

The court will issue an order.

8. [25-25118](#)-B-13 GRISEL SANTOS ACEVEDO
Arete Kostopoulos

ORDER TO SHOW CAUSE FOR FAILURE
TO UPDATE CONTACT INFORMATION
IN PACER
10-8-25 [[11](#)]

Final Ruling

An order to show cause was issued due to a discrepancy between the mailing 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 December 2, 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 12:00 p.m. on December 1, 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 hearing is ORDERED CONTINUED.

The court will issue an order.

9. [25-23726](#)-B-13 PATRICIA GUILFORD
[LGT](#)-1 Brian S. Haddix

MOTION TO DISMISS CASE
10-3-25 [[45](#)]

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). Non-opposition was filed by debtor Patricia Guilford. 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 is delinquent on plan payments and will need to pay \$3,018.95 in order to be current by the date of the hearing. 11 U.S.C. § 1307(c)(6).

Debtor filed a non-opposition to dismissal of her case.

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.

10. [25-24335](#)-B-13 MARY JANE LOR
Pro Se

ORDER TO SHOW CAUSE - FAILURE
TO PAY FEES
10-22-25 [[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 \$78.00 due October 17, 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.

11. [22-21037](#)-E-13 SHANNON BUTLER
[DPC](#)-4 Bert M. Vega

MOTION TO DISMISS CASE
10-16-25 [[82](#)]

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 dismiss case.

The Chapter 13 Trustee moves to dismiss case on grounds that Debtor is delinquent \$3,345.64. The case is currently in month 42 of a 36-month plan, so the delinquent amount is the amount required to complete the case.

Debtor filed a response stating that she has made a total payment of \$3,357.00 thru TFS on October 28, October 29, and November 12, 2025. This brings the delinquency to \$0.00.

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

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

The court will issue an order.

12. [25-21538](#)-B-13 MATTHEW DEL REAL
[DPC](#)-2 Pro Se

CONTINUED MOTION TO DISMISS
CASE
6-23-25 [[25](#)]

Final Ruling

This matter was continued from August 20, 2025, and September 30, 2025. A status report was filed by the Chapter 13 Trustee ("Trustee") on September 22, 2025, and opposition was filed by the debtor Matthew Del Real ("Debtor") on October 8, 2025.

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

Plan payments must begin the month after the order for relief is entered. See dkt. 82 at § 2.01; 11 U.S.C. § 1326(a)(1). Debtor admits he has not made any plan payments since the case was filed seven months ago on April 1, 2025, dkt. 84 at ¶ 3, and that he has failed to provide the Trustee with pay advises, id. at ¶ 6. According to Claim 4-1 filed by the Franchise Tax Board, tax returns have also not been filed for years 2022 and 2024. See also dkt. 86 at ¶ 6. However, the Trustee notes in its status report that the Debtor provided the Trustee with a copy of his 2024 tax return.

Given the aforementioned, these are all sufficient grounds to dismiss this Chapter 13 case for cause. See 11 U.S.C. § 1307(c)(1), (4).

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

The motion is GRANTED for reasons stated in the minutes.

The court will issue an order.

13. [23-21447](#)-E-13 MARTHA ESPINOZA MOTION TO DISMISS CASE
[DPC](#)-2 Michael O'Dowd Hays 10-10-25 [[47](#)]

CONTINUED TO 12/16/25 AT 1:00 P.M. TO PROVIDE DEBTOR ADDITIONAL TIME TO BRING PLAN PAYMENTS CURRENT.

Final Ruling

No appearance at the November 25, 2025, hearing is required. The court will issue an order.

14. [25-23849](#)-B-13 DAVID GRAHAM MOTION TO DISMISS CASE
[LGT](#)-2 Steven A. Alpert 10-3-25 [[17](#)]

CONTINUED TO 12/16/25 AT 1:00 P.M. TO PROVIDE DEBTOR ADDITIONAL TIME TO COLLECT BUSINESS DOCUMENTS.

Final Ruling

No appearance at the November 25, 2025, hearing is required. The court will issue an order.

15. [25-23756](#)-B-13 CHRISTINA MORONES ORDER TO SHOW CAUSE - FAILURE
Thru #16 Pro Se TO PAY FEES
11-6-25 [[112](#)]

Final Ruling

The court's decision is to discharge the Order to Show Cause and the case will remain pending.

The Order to Show Cause was issued due to Debtor's failure to pay \$34.00 required to file amended Schedules D and I. The court's docket reflects that the default was cured on November 8, 2025.

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

The court will issue an order.

16. [25-23756](#)-B-13 CHRISTINA MORONES MOTION TO DISMISS CASE
[LGT](#)-2 Pro Se 10-3-25 [[50](#)]

CONTINUED TO 12/09/25 AT 1:00 P.M. CHAPTER 13 TRUSTEE SHALL FILE A SUPPLEMENTAL DECLARATION BY 5:00 P.M. 12/05/25 CONFIRMING WHETHER DEBTOR IS CURRENT ON PLAN PAYMENTS.

Final Ruling

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

17. [25-25467](#)-B-13 NAVEED AFZAL
Pro Se

ORDER TO SHOW CAUSE - FAILURE
TO PAY FEES
11-7-25 [[25](#)]

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 November 3, 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.

18. [24-90285](#)-B-13 JOHNATHAN MOHR
[LGT](#)-4 David C. Johnston

MOTION TO DISMISS CASE
10-20-25 [[81](#)]

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, set, and serve a modified plan and this case has been pending for more than one year and four months without a confirmed plan. 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.

19. [24-90786](#)-B-13 MITCHELL/MARCELLA EICH MOTION TO DISMISS CASE
[LGT](#)-3 David C. Johnston 10-28-25 [[60](#)]

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, Debtors have failed to file, set, and serve a modified plan and this case has been pending for more than 10 months without a confirmed plan. This is an unreasonable delay that is prejudicial to creditors. 11 U.S.C. § 1307(c)(1).

Second, Debtors have failed to make payments due under the plan. As of October 28, 2025, payments are delinquent in the amount of \$2,690.00 and additional payments will come due. 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.

20. [19-25889](#)-E-13 KEVIN/KRISTY MACY MOTION TO DISMISS CASE
[DPC](#)-10 Peter G. Macaluso 10-10-25 [[178](#)]

CONTINUED TO 12/09/25 AT 1:00 P.M. TO PROVIDE DEBTORS ADDITIONAL TIME TO BECOME CURRENT ON PLAN PAYMENTS. DEBTORS ARE IN MONTH 74 OF THEIR 84-MONTH PLAN.

Final Ruling

No appearance at the November 25, 2025, hearing is required. The court will issue an order.

21. [24-22489](#)-E-13 STACI SCOTT
[DPC](#)-2 Seth L. Hanson
DEBTOR DISMISSED: 11/05/25

MOTION TO DISMISS CASE
10-10-25 [[30](#)]

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.

22. [25-23209](#)-B-13 J JESUS IZQUIERDO GARCIA CONTINUED OBJECTION TO CLAIM OF
[CRG](#)-1 AND LUPE MEDINA PINNACLE CREDIT SERVICES, LLC,
Carl R. Gustafson CLAIM NUMBER 6
10-8-25 [[19](#)]

Final Ruling

This matter was continued from November 19, 2025, to allow any party in interest to file an opposition or response by 5:00 p.m. Friday, November 21, 2025. Nothing was filed. Therefore, the court's conditional ruling at dkt. 26, sustaining the objection to claim, shall become the court's final decision. The continued hearing on November 25, 2025, at 1:00 p.m. is vacated.

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

The court will issue an order.

23. [25-24809](#)-B-13 JOHN SARHADI CONTINUED OBJECTION TO
[LGT](#)-1 Pauldeep Bains CONFIRMATION OF PLAN BY LILIAN
G. TSANG
10-24-25 [[13](#)]

Final Ruling

This matter was continued from November 19, 2025, to allow any party in interest to file a response by 5:00 p.m. Friday, November 21, 2025. Nothing was filed. Therefore, the court's conditional ruling at dkt. 16, sustaining the objection, shall become the court's final decision. The continued hearing on November 25, 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.

24. [25-26027](#)-B-13 JENNIFER ANDERSON
[ADR](#)-1 Pro Se

CONTINUED MOTION FOR RELIEF
FROM AUTOMATIC STAY
11-3-25 [[13](#)]

LALITHA PADURBIDIRI VS.
DEBTOR DISMISSED: 11/17/25

Final Ruling

The case having been dismissed on November 17, 2025, the continued motion for relief from automatic stay is denied as moot.

The court's conditional ruling at *dk.* 25, granting the motion for relief from automatic stay, and the continued hearing on November 25, 2025, at 1:00 p.m. are vacated.

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

The court will issue an order.

25. [25-24837](#)-B-13 DOLLY CASTILLO DE LA CRUZ CONTINUED OBJECTION TO
[LGT](#)-1 AND LUIS CASTILLO GARIBAY CONFIRMATION OF PLAN BY LILIAN
Natali A. Ron G. TSANG
10-23-25 [[13](#)]

Final Ruling

This matter was continued from November 19, 2025, to allow any party in interest to file a response by 5:00 p.m. Friday, November 21, 2025. Nothing was filed. Therefore, the court's conditional ruling at dkt. 16, sustaining the objection, shall become the court's final decision. The continued hearing on November 25, 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.

26. [25-24947](#)-B-13 JUSTIN PHILLIPS
[LGT](#)-1 Steven A. Alpert

CONTINUED OBJECTION TO
CONFIRMATION OF PLAN BY LILIAN
G. TSANG
10-27-25 [[14](#)]

Final Ruling

This matter was continued from November 19, 2025, to allow any party in interest to file a response by 5:00 p.m. Friday, November 21, 2025. Nothing was filed. Therefore, the court's conditional ruling at dkt. 17, sustaining the objection, shall become the court's final decision. The continued hearing on November 25, 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.

27. [25-23376](#)-B-13 CHRISTINE/JERRY BRYANT CONTINUED OBJECTION TO
[LGT](#)-1 Peter G. Macaluso CONFIRMATION OF PLAN BY LILIAN
G. TSANG
8-15-25 [[12](#)]

Final Ruling

This matter was continued from November 19, 2025, to allow Debtors to properly serve the Chapter 13 Trustee by 5:00 p.m. Friday, November 21, 2025. Debtors certificate of service was not timely filed; the court's docket reflects that it was filed on 5:42 p.m. on November 21, 2025.

Even if the court were to overlook this untimeliness, Debtor's response at dkt. 35 does not address the misclassification of a vehicle loan financed with Golden One Credit Union. See dkt. 32.

Therefore, the court's conditional ruling at dkt. 32, sustaining the objection, shall become the court's final decision. The continued hearing on November 25, 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.