

**United States Bankruptcy Court  
Central District of California  
Northern Division  
Judge Deborah Saltzman, Presiding  
Courtroom 201 Calendar**

**Tuesday, October 6, 2020**

**Hearing Room 201**

11:30 AM

**9:**

**Chapter**

**#0.00 All hearings on this calendar will be conducted remotely, using ZoomGov video and audio.**

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Docket 0

**Tentative Ruling:**

- NONE LISTED -

**United States Bankruptcy Court  
Central District of California  
Northern Division  
Judge Deborah Saltzman, Presiding  
Courtroom 201 Calendar**

Tuesday, October 6, 2020

Hearing Room 201

11:30 AM

9:19-10480 Garland Chester and Juliet Chester

Chapter 13

#1.00 HearingRE: [78] Notice of motion and motion for relief from the automatic stay with supporting declarations REAL PROPERTY RE: 8950 Atascadero Avenue, Atascadero, CA 93422 . (Ferry, Sean)

Docket 78

**Tentative Ruling:**

No tentative ruling. This is a **FINAL RULING**. This motion was set for hearing in accordance with Local Bankruptcy Rule ("LBR") 9013-1(d). The failure of any party to file written opposition at least 14 days prior to the hearing pursuant to LBR 9013-1(f) is deemed consent to the granting of the motion. LBR 9013-1(h); *Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). Further, because the court is granting the relief that the moving party requested and for which a *prima facie* case has been established, an actual hearing is not necessary. *Boone v. Burk (In re Eliapo)*, 468 F.3d 592, 602 (9th Cir. 2006). Their defaults are entered and the court will resolve the matter without oral argument. LBR 9013-1(j)(3). **NO APPEARANCE IS NECESSARY.**

GRANT under 11 U.S.C. § 362(d)(1).  
GRANT as binding despite conversion.  
GRANT waiver of FRBP 4001(a)(3) stay.

MOVANT TO LODGE ORDER WITHIN 7 DAYS.

THIS ORDER CONSTITUTES AN ORDER GRANTING RELIEF FROM A STAY OF FORECLOSURE WITHIN THE MEANING OF CAL. CIV. CODE § 2920.5(c)(2)(C).

**Party Information**

**Debtor(s):**

Garland Chester

Represented By  
Vaughn C Taus

**Joint Debtor(s):**

**United States Bankruptcy Court  
Central District of California  
Northern Division  
Judge Deborah Saltzman, Presiding  
Courtroom 201 Calendar**

**Tuesday, October 6, 2020**

**Hearing Room 201**

11:30 AM

**CONT... Garland Chester and Juliet Chester**

**Chapter 13**

Juliet Chester

Represented By  
Vaughn C Taus

**Movant(s):**

Deutsche Bank National Trust

Represented By  
Sean C Ferry  
Eric P Enciso

**Trustee(s):**

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court  
Central District of California  
Northern Division  
Judge Deborah Saltzman, Presiding  
Courtroom 201 Calendar**

Tuesday, October 6, 2020

Hearing Room 201

11:30 AM

9:20-10448 Robert Barberie

Chapter 13

#2.00 HearingRE: [59] Notice of motion and motion for relief from the automatic stay with supporting declarations REAL PROPERTY RE: 3765 HORIZON RIDGE CT, SIMI VALLEY, CA 93063 .

Docket 59

**Tentative Ruling:**

There is cause for relief under section 362(d)(1).

The movant also seeks codebtor stay relief as to non-debtor Jacque Monaghan Barberie, but the motion was not served on Jacque Monaghan Barberie as required by LBR 4001-1(c)(1)(C)(iii).

Grant without codebtor stay relief or continue for service on codebtor.

<b>Party Information</b>
--------------------------

**Debtor(s):**

Robert Barberie

Represented By  
Patricia Rodriguez  
Eric Rasmussen

**Movant(s):**

Wilmington Savings Fund Society,

Represented By  
Erin M McCartney

**Trustee(s):**

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court  
Central District of California  
Northern Division  
Judge Deborah Saltzman, Presiding  
Courtroom 201 Calendar**

Tuesday, October 6, 2020

Hearing Room 201

11:30 AM

**9:20-10810 Amanda Grace Schaller and Rachelle Lynn Schaller**

**Chapter 13**

**#3.00** HearingRE: [22] Notice of motion and motion for relief from the automatic stay with supporting declarations PERSONAL PROPERTY RE: 2017 COLEMAN CTS263BHWE; VIN NO. 4YDT26324HY935717 with Exhibits and Proof of Service. (Zahradka, Robert)

Docket 22

**Tentative Ruling:**

No tentative ruling. This is a **FINAL RULING**. This motion was set for hearing in accordance with Local Bankruptcy Rule ("LBR") 9013-1(d). The failure of any party to file written opposition at least 14 days prior to the hearing pursuant to LBR 9013-1(f) is deemed consent to the granting of the motion. LBR 9013-1(h); *Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). Further, because the court is granting the relief that the moving party requested and for which a *prima facie* case has been established, an actual hearing is not necessary. *Boone v. Burk (In re Eliapo)*, 468 F.3d 592, 602 (9th Cir. 2006). Their defaults are entered and the court will resolve the matter without oral argument. LBR 9013-1(j)(3). **NO APPEARANCE IS NECESSARY.**

GRANT under 11 U.S.C. § 362(d)(1).  
GRANT as binding despite conversion.  
GRANT waiver of FRBP 4001(a)(3) stay.

MOVANT TO LODGE ORDER WITHIN 7 DAYS.

<b>Party Information</b>
--------------------------

**Debtor(s):**

Amanda Grace Schaller

Represented By  
Robert E Traylor

**Joint Debtor(s):**

Rachelle Lynn Schaller

Represented By

**United States Bankruptcy Court  
Central District of California  
Northern Division  
Judge Deborah Saltzman, Presiding  
Courtroom 201 Calendar**

**Tuesday, October 6, 2020**

**Hearing Room 201**

---

11:30 AM

**CONT... Amanda Grace Schaller and Rachelle Lynn Schaller  
Robert E Traylor**

**Chapter 13**

**Movant(s):**

U.S. Bank National Association

Represented By  
Robert P Zahradka

**Trustee(s):**

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court  
Central District of California  
Northern Division  
Judge Deborah Saltzman, Presiding  
Courtroom 201 Calendar**

**Tuesday, October 6, 2020**

**Hearing Room 201**

11:30 AM

**9:14-11156 Kari Lee**

**Chapter 13**

**#4.00 ORDER TO SHOW CAUSE RE: ENTRY OF SECOND DISCHARGE IN THIS CASE**

Docket 0

**\*\*\* VACATED \*\*\* REASON: Withdrawn.**

**Tentative Ruling:**

- NONE LISTED -

<b>Party Information</b>
--------------------------

**Debtor(s):**

Kari Lee

Represented By  
Leon D Bayer  
Jeffrey N Wishman  
Marcus G Tiggs

**Trustee(s):**

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court  
Central District of California  
Northern Division  
Judge Deborah Saltzman, Presiding  
Courtroom 201 Calendar**

Tuesday, October 6, 2020

Hearing Room 201

11:30 AM

9:20-10855 Josue Ismael Talamantez

Chapter 7

#5.00 HearingRE: [10] Notice of motion and motion for relief from the automatic stay with supporting declarations PERSONAL PROPERTY RE: 2020 Honda Pilot, VIN: 5FNY F5H5 0LB0 02772 .

Docket 10

**Tentative Ruling:**

No tentative ruling. This is a **FINAL RULING**. This motion was set for hearing in accordance with Local Bankruptcy Rule ("LBR") 9013-1(d). The failure of any party to file written opposition at least 14 days prior to the hearing pursuant to LBR 9013-1(f) is deemed consent to the granting of the motion. LBR 9013-1(h); *Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). Further, because the court is granting the relief that the moving party requested and for which a *prima facie* case has been established, an actual hearing is not necessary. *Boone v. Burk (In re Eliapo)*, 468 F.3d 592, 602 (9th Cir. 2006). Their defaults are entered and the court will resolve the matter without oral argument. LBR 9013-1(j)(3). **NO APPEARANCE IS NECESSARY.**

GRANT under 11 U.S.C. § 362(d)(1) and (d)(2).  
GRANT as binding despite conversion.  
GRANT waiver of FRBP 4001(a)(3) stay.

MOVANT TO LODGE ORDER WITHIN 7 DAYS.

**Party Information**

**Debtor(s):**

Josue Ismael Talamantez

Represented By  
Karen Ware

**Movant(s):**

Honda Lease Trust

Represented By  
Vincent V Frounjian

**United States Bankruptcy Court  
Central District of California  
Northern Division  
Judge Deborah Saltzman, Presiding  
Courtroom 201 Calendar**

**Tuesday, October 6, 2020**

**Hearing Room 201**

---

11:30 AM

**CONT... Josue Ismael Talamantez**

**Chapter 7**

**Trustee(s):**

Jerry Namba (TR)

Pro Se

**United States Bankruptcy Court  
Central District of California  
Northern Division  
Judge Deborah Saltzman, Presiding  
Courtroom 201 Calendar**

**Tuesday, October 6, 2020**

**Hearing Room 201**

11:30 AM

**9:20-10065 AIS Construction Company**

**Chapter 7**

**#6.00** CONT'D Hearing  
RE: [82] Application for Compensation for Nelson Comis Kettle & Kinney LLP,  
Debtor's Attorney, Period: 1/17/2020 to 5/19/2020, Fee: \$19110.00, Expenses:  
\$22.50.

FR. 9-14-20

Docket 82

**Tentative Ruling:**

At the 9/14 hearing, it appeared there would be an order lodged to resolve this matter.

9/14 Tentative Ruling:

Is counsel holding any funds from the retainer?

**Party Information**

**Debtor(s):**

AIS Construction Company

Represented By  
William E. Winfield

**Movant(s):**

Nelson Comis Kettle & Kinney LLP

Represented By  
William E. Winfield

**Trustee(s):**

Sandra McBeth (TR)

Pro Se

**United States Bankruptcy Court  
Central District of California  
Northern Division  
Judge Deborah Saltzman, Presiding  
Courtroom 201 Calendar**

Tuesday, October 6, 2020

Hearing Room 201

11:30 AM

9:19-11762 Heather Vallier

Chapter 7

#7.00 Hearing  
RE: [45] Motion TRUSTEES OBJECTION TO DEBTORS CLAIMED  
HOMESTEAD EXEMPTION; DECLARATION OF REED H. OLMSTEAD  
(Olmstead, Reed)

Docket 45

\*\*\* VACATED \*\*\* REASON: Withdrawal of motion filed 9-29-2020.

**Tentative Ruling:**

- NONE LISTED -

<b>Party Information</b>
--------------------------

**Debtor(s):**

Heather Vallier

Represented By  
Nathan Berneman  
Nathan A Berneman

**Movant(s):**

Jerry Namba (TR)

Represented By  
Reed H Olmstead

**Trustee(s):**

Jerry Namba (TR)

Represented By  
Reed H Olmstead

**United States Bankruptcy Court  
Central District of California  
Northern Division  
Judge Deborah Saltzman, Presiding  
Courtroom 201 Calendar**

Tuesday, October 6, 2020

Hearing Room 201

11:30 AM

9:11-13066 Ventura M Juarez and Catalina G Juarez

Chapter 7

**#8.00** HearingRE: [46] Motion to Approve Compromise Under Rule 9019 with Platinum Investments Group, LLC, Idalid Byrns and Ryan Byrns, in addition to Motion For Sale of Property of the Estate under Section 363(b) - No Fee re Estate's Interest in Platinum Investments Group, LLC; For a Finding that Buyer is a Good Faith Purchaser; Overbid Procedures;Declarations of Sandra K. McBeth and Felicita A. Torres (Torres, Felicita)

Docket 46

**Tentative Ruling:**

The motion is unopposed.

The evidence supports the motion's argument that the proposed compromise is fair, equitable, reasonable, and in the best interests of the estate and creditors. Grant the motion to the extent it requests approval.

As to the proposed sale and sale procedures:

Approve the proposed procedures.

Approve the sale to the buyer identified in the motion subject to overbid at the hearing.

<b>Party Information</b>
--------------------------

**Debtor(s):**

Ventura M Juarez

Represented By

Michael Grennier - INACTIVE -

**Joint Debtor(s):**

Catalina G Juarez

Represented By

Michael Grennier - INACTIVE -

**Movant(s):**

Sandra McBeth (TR)

Represented By

Joseph M Sholder

Felicita A Torres

**United States Bankruptcy Court  
Central District of California  
Northern Division  
Judge Deborah Saltzman, Presiding  
Courtroom 201 Calendar**

**Tuesday, October 6, 2020**

**Hearing Room 201**

---

11:30 AM

**CONT... Ventura M Juarez and Catalina G Juarez**

**Chapter 7**

**Trustee(s):**

Sandra McBeth (TR)

Represented By  
Joseph M Sholder  
Felicita A Torres

**United States Bankruptcy Court  
Central District of California  
Northern Division  
Judge Deborah Saltzman, Presiding  
Courtroom 201 Calendar**

**Tuesday, October 6, 2020**

**Hearing Room 201**

11:30 AM

**9:17-11891 Cisco's Westlake Village Corporation**

**Chapter 7**

**#9.00** HearingRE: [118] Motion MOTION TO SURCHARGE COLLATERAL PURSUANT TO 11 U.S.C. § 506(C); DECLARATIONS OF JERRY NAMBA AND REED H. OLMSTEAD (Olmstead, Reed)

Docket 118

**Tentative Ruling:**

1. Service.

Service of the Motion and the notice of motion was attempted on the CDTFA at:

California Dept of Tax and Fee Administration  
Special Ops MIC:55  
Sacramento, CA 94279-0055

This address omits the P.O. box line from the correct address, as set forth on the CDTFA proof of claim (Claim 5). The Motion should have been sent to P.O. Box 942879 at the city and ZIP code above.

2. Merits.

The costs and expenses of preserving or disposing of property encumbered by an allowed secured claim may be recovered by a trustee from the value of the property under the theory commonly referred to as a trustee's right to "surcharge" the collateral. 11 U.S.C. § 506(c). Section 506(c) is limited to costs and expenses incurred directly to protect, preserve or dispose of specific encumbered property; it is not intended as a substitute for the recovery of normal administrative expenses from the debtor's estate. *FDIC v. Jenson (In re Jenson)*, 980 F.2d 1254, 1260 (9th Cir. 1992). The trustee must show that the expenditures were: necessary, reasonable, made to preserve the collateral, and of direct benefit to the creditor. *Central Bank of Mont. V. Cascade Hydraulics and Util. Serv., Inc. (In re Cascade Hydraulics & Util. Serv., Inc.)*, 815 F.2d 546, 548 (9th Cir. 1987). A secured creditor may not be charged with the expense of preserving or disposing of the collateral unless it: (1) consented to the trustee's incurring the expense; or (2) when the reasonable and necessary expense was

**United States Bankruptcy Court  
Central District of California  
Northern Division  
Judge Deborah Saltzman, Presiding  
Courtroom 201 Calendar**

**Tuesday, October 6, 2020**

**Hearing Room 201**

11:30 AM

**CONT... Cisco's Westlake Village Corporation**

**Chapter 7**

incurred primarily for the creditor's benefit. *Id.* at 548; *Compton Impressions, Inc. v. Queen City Bank, N.A. (In re Compton Impressions, Ltd.)*, 217 F.3d 1256, 1260 (9th Cir. 2000). The party seeking recovery (*i.e.*, the trustee) bears the burden of proof on the above issues. *In re Jenson*, 980 F.2d at 1260. In the Ninth Circuit, the burden imposed to show the above requirements is "onerous." *Debbie Reynolds Hotel & Casino, Inc. v. Calstar Corp. (In re Debbie Reynolds Hotel & Casino, Inc.)*, 255 F.3d 1061, 1068 (9th Cir. 2001).

The Motion doesn't explain the nature of the CDTFA demand for proceeds of the sale such that the court can conclude that the CDTFA's interest is one to which § 506(c) would apply. The CDTFA filed two claims in this case. Claim 5 is supported by a proof of claim asserting an unsecured tax claim of \$320. Claim 7 is a form other than the court's proof of claim form asserting an administrative expense claim for postpetition taxes. The amended version of Claim 7, filed 12/12/18, asserts an administrative expense claim for \$45,173.87. There is no indication in either claim of an asserted security interest. Accordingly, unless the Trustee provides some other information, the court cannot conclude that the basis for the CDTFA's demand for sale proceeds was based on a secured claim within the scope of § 506(c).

The Trustee also fails to explain the basis for his retention of the \$2,500 deposit paid by the overbidder. Presumably that would also be sale proceeds – why was this not paid to the CDTFA or applied to the expenses the Trustee seeks to surcharge?

Continue for proper service and supplemental briefing answering the court's questions.

<b>Party Information</b>
--------------------------

**Debtor(s):**

Cisco's Westlake Village Corporation

Represented By  
Andrew S Mansfield

**Movant(s):**

Jerry Namba (TR)

Represented By  
Reed H Olmstead

**Trustee(s):**

Jerry Namba (TR)

Represented By

**United States Bankruptcy Court  
Central District of California  
Northern Division  
Judge Deborah Saltzman, Presiding  
Courtroom 201 Calendar**

**Tuesday, October 6, 2020**

**Hearing Room 201**

11:30 AM

**CONT...**

**Cisco's Westlake Village Corporation**

Reed H Olmstead

**Chapter 7**

**United States Bankruptcy Court  
Central District of California  
Northern Division  
Judge Deborah Saltzman, Presiding  
Courtroom 201 Calendar**

**Tuesday, October 6, 2020**

**Hearing Room 201**

11:30 AM

**9:20-10622 Brigham G. Field**

**Chapter 11**

**#10.00** HearingRE: [126] Notice of motion and motion for relief from the automatic stay with supporting declarations REAL PROPERTY RE: 11802 Ellice Street Malibu, CA 90265 .

Docket 126

**Tentative Ruling:**

Please focus at oral argument on cause for relief under section 362(d)(2).

**Party Information**

**Debtor(s):**

Brigham G. Field

Represented By  
D Edward Hays  
Tinho Mang  
David Wood

**Movant(s):**

Genova Capital, Inc.

Represented By  
Andrew Mase  
Timothy M Ryan

**United States Bankruptcy Court  
Central District of California  
Northern Division  
Judge Deborah Saltzman, Presiding  
Courtroom 201 Calendar**

Tuesday, October 6, 2020

Hearing Room 201

11:30 AM

9:14-12175 Edward L Fuller

Chapter 11

#11.00 Hearing  
RE: [81] Motion for Entry of Chapter 11 Discharge

Docket 81

**Tentative Ruling:**

No tentative ruling. This is a **FINAL RULING**. This motion was set for hearing in accordance with Local Bankruptcy Rule ("LBR") 9013-1(d). The failure of any party to file written opposition at least 14 days prior to the hearing pursuant to LBR 9013-1(f) is deemed consent to the granting of the motion. LBR 9013-1(h); *Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). Further, because the court is granting the relief that the moving party requested and for which a *prima facie* case has been established, an actual hearing is not necessary. *Boone v. Burk (In re Eliapo)*, 468 F.3d 592, 602 (9th Cir. 2006). Their defaults are entered and the court will resolve the matter without oral argument. LBR 9013-1(j)(3). **NO APPEARANCE IS NECESSARY.**

Grant. Movant to lodge order within seven days.

<b>Party Information</b>
--------------------------

**Debtor(s):**

Edward L Fuller

Represented By  
Chris Gautschi

**Movant(s):**

Edward L Fuller

Represented By  
Chris Gautschi

**United States Bankruptcy Court  
Central District of California  
Northern Division  
Judge Deborah Saltzman, Presiding  
Courtroom 201 Calendar**

**Tuesday, October 6, 2020**

**Hearing Room 201**

11:30 AM

**9:20-10773 Bruce Matthew Burke and Jasmine Jaruda Burke**

**Chapter 11**

**#12.00** HearingRE: [50] Motion for Setting Property Value Amended

Docket 50

**Tentative Ruling:**

- NONE LISTED -

<b>Party Information</b>
--------------------------

**Debtor(s):**

Bruce Matthew Burke

Represented By  
Arasto Farsad

**Joint Debtor(s):**

Jasmine Jaruda Burke

Represented By  
Arasto Farsad

**Movant(s):**

Bruce Matthew Burke

Represented By  
Arasto Farsad  
Arasto Farsad

Jasmine Jaruda Burke

Represented By  
Arasto Farsad  
Arasto Farsad

**United States Bankruptcy Court  
Central District of California  
Northern Division  
Judge Deborah Saltzman, Presiding  
Courtroom 201 Calendar**

**Tuesday, October 6, 2020**

**Hearing Room 201**

11:30 AM

**9:20-11072 Valley Farm Supply, Inc.**

**Chapter 11**

**#13.00** CONT'D (Final) Hearing  
RE: [3] Motion to Use Cash Collateral

FR. 9-8-20

Docket 3

**Tentative Ruling:**

Approve the stipulation for use of cash collateral.

<b>Party Information</b>
--------------------------

**Debtor(s):**

Valley Farm Supply, Inc.

Represented By  
William C Beall  
Carissa N Horowitz

**Movant(s):**

Valley Farm Supply, Inc.

Represented By  
William C Beall  
William C Beall  
Carissa N Horowitz  
Carissa N Horowitz

**United States Bankruptcy Court  
Central District of California  
Northern Division  
Judge Deborah Saltzman, Presiding  
Courtroom 201 Calendar**

**Tuesday, October 6, 2020**

**Hearing Room 201**

11:30 AM

**9:15-12199 Aimee Nozzi**

**Chapter 11**

**#14.00 Post-Confirmation Status Conference**

Docket 484

**Tentative Ruling:**

- NONE LISTED -

**Party Information**

**Debtor(s):**

Aimee Nozzi

Represented By  
Stella A Havkin

**United States Bankruptcy Court  
Central District of California  
Northern Division  
Judge Deborah Saltzman, Presiding  
Courtroom 201 Calendar**

**Tuesday, October 6, 2020**

**Hearing Room 201**

11:30 AM

**9:20-10869 Christiaan Johannes De Nysschen and Maria Catharina De**

**Chapter 11**

**#15.00 CONT'D Chapter 11 Status Conference**

FR. 9-8-20

Docket 1

**Tentative Ruling:**

- NONE LISTED -

<b>Party Information</b>
--------------------------

**Debtor(s):**

Christiaan Johannes De Nysschen

Represented By  
Vaughn C Taus

**Joint Debtor(s):**

Maria Catharina De Nysschen

Represented By  
Vaughn C Taus

**United States Bankruptcy Court  
Central District of California  
Northern Division  
Judge Deborah Saltzman, Presiding  
Courtroom 201 Calendar**

Tuesday, October 6, 2020

Hearing Room 201

11:30 AM

9:20-10554 Community Provider of Enrichment Services, Inc.

Chapter 11

#15.10 CONTD. Hearing

RE: [256] Motion of California Debtors for Entry of (I) an Order (A) Authorizing and Approving the California Debtors' Entry Into and Assumption of the Stalking Horse Asset Purchase Agreement, (B) Authorizing and Approving Bidding Procedures and Break-Up Fee, (C) Approving Notice Procedures, (D) Scheduling a Sale Hearing, and (E) Approving Procedures for Assumption and Assignment of Certain Executory Contracts and Unexpired Leases and Determining Cure Amounts; and (II) an Order (A) Authorizing the Sale of Substantially all of the California Debtors' Assets Free and Clear of All Liens, Claims, Encumbrances, and Interests, (B) Authorizing the Assumption and Assignment of Certain Executory Contracts and Unexpired Leases; Memorandum of Points and Authorities in Support Thereof (Saltzman, Ryan)

FR. 9-8-20

Docket 256

**Tentative Ruling:**

This matter will be last on the calendar on 10/6.

The movant's main counsel must appear by video and walk through cause for all relief requested. Be sure to address any pending objections.

<b>Party Information</b>
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**Debtor(s):**

Community Provider of Enrichment

Represented By  
Ryan M Saltzman

**Movant(s):**

Community Provider of Enrichment

Represented By  
Ryan M Saltzman  
Ryan M Saltzman  
Ryan M Saltzman

**United States Bankruptcy Court  
Central District of California  
Northern Division  
Judge Deborah Saltzman, Presiding  
Courtroom 201 Calendar**

Tuesday, October 6, 2020

Hearing Room 201

11:30 AM

**9:20-10699 Edgar Augusto Meinhardt Iturbe**

**Chapter 11**

Adv#: 9:20-01044 Western Star Financial, Inc. v. Sunny Acre, LLC, a limited liability company

**#16.00** Status Hearing

RE: [1] Adversary case 9:20-ap-01044. Complaint by Western Star Financial, Inc. against Sunny Acre, LLC, a limited liability company, TSASU, LLC, a limited liability company, Westminster Title Company, Inc., Corp Realty USA, LLC, a limited liability company, Edgard Augusto Meinhardt Iturbe, DOES 1-10 inclusive. (21 (Validity, priority or extent of lien or other interest in property)),(72 (Injunctive relief - other)),(14 (Recovery of money/property - other)) (Turoci, Todd)

Docket 1

**\*\*\* VACATED \*\*\* REASON: Another Summons issued 9/2/20 (new hearing date 11/17/20), subsequently, case was closed on 9/28/20.**

**Tentative Ruling:**

- NONE LISTED -

<b>Party Information</b>
--------------------------

**Debtor(s):**

Edgar Augusto Meinhardt Iturbe Pro Se

**Defendant(s):**

Sunny Acre, LLC, a limited liability Pro Se

TSASU, LLC, a limited liability Pro Se

Westminster Title Company, Inc. Represented By  
Nichole M Wong

Corp Realty USA, LLC, a limited Represented By  
Mani Sheik

Edgard Augusto Meinhardt Iturbe Pro Se

DOES 1-10 inclusive Pro Se

First American Title Insurance Pro Se

**United States Bankruptcy Court  
Central District of California  
Northern Division  
Judge Deborah Saltzman, Presiding  
Courtroom 201 Calendar**

**Tuesday, October 6, 2020**

**Hearing Room 201**

---

11:30 AM

**CONT... Edgar Augusto Meinhardt Iturbe**

**Chapter 11**

**Plaintiff(s):**

Western Star Financial, Inc.

Represented By  
Todd L Turoci

**United States Bankruptcy Court  
Central District of California  
Northern Division  
Judge Deborah Saltzman, Presiding  
Courtroom 201 Calendar**

Tuesday, October 6, 2020

Hearing Room 201

11:30 AM

9:19-11768 Kevin B. Gilgallon

Chapter 7

Adv#: 9:20-01026 Faith v. Reed

**#17.00** CONT'D Status Hearing  
RE: [1] Adversary case 9:20-ap-01026. Complaint by Jeremy Faith against Kimberly Reed. (Charge To Estate). Complaint: (1) To Avoid Preferential Transfers Pursuant to 11 U.S.C. § 547; (2) To Avoid Fraudulent Transfer Pursuant to 11 U.S.C. § 548(a)(1)(A); (3) To Avoid Fraudulent Transfer Pursuant to 11 U.S.C. § 548(a)(1)(B); (4) For Recovery of Avoided Transfers Under 11 U.S.C. § 550; (5) To Preserve Transfer for the Benefit of the Estate Pursuant to 11 U.S.C. § 551, (6) For Authorization to Sell Real Property in Which Co- Owner Holds Interest Pursuant to 11 U.S.C. § 363(h); and (7) For Turnover of Property of the Estate (with Proof of Service) Nature of Suit: (12 (Recovery of money/property - 547 preference)),(13 (Recovery of money/property - 548 fraudulent transfer)),(31 (Approval of sale of property of estate and of a co-owner - 363(h))), (11 (Recovery of money/property - 542 turnover of property)) (Goodrich, David)

FR. 5-5-20, 7-21-20, 8-25-20

Docket 1

**Tentative Ruling:**

- NONE LISTED -

**Party Information**

**Debtor(s):**

Kevin B. Gilgallon

Represented By  
Karen Ware

**Defendant(s):**

Kimberly Reed

Pro Se

**Plaintiff(s):**

Jeremy Faith

Represented By  
David M Goodrich

**United States Bankruptcy Court  
Central District of California  
Northern Division  
Judge Deborah Saltzman, Presiding  
Courtroom 201 Calendar**

**Tuesday, October 6, 2020**

**Hearing Room 201**

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11:30 AM

**CONT... Kevin B. Gilgallon**

**Chapter 7**

**Trustee(s):**

Jeremy W. Faith (TR)

Represented By  
David M Goodrich

**United States Bankruptcy Court  
Central District of California  
Northern Division  
Judge Deborah Saltzman, Presiding  
Courtroom 201 Calendar**

**Tuesday, October 6, 2020**

**Hearing Room 201**

11:30 AM

**9:20-10518 Peter Alvara**

**Chapter 7**

Adv#: 9:20-01043      McBeth v. Mansera

**#18.00** Status HearingRE: [1] Adversary case 9:20-ap-01043. Complaint by Sandra K McBeth against Simon N Mansera. (\$350.00 Fee Charge To Estate). Complaint for Avoidance of Actual Fraudulent Transfer Pursuant to 11 USC 548(a)(1)(A) Constructive Fraudulent Transfer Pursuant to 11 USC 548(a)(1)(B) Nature of Suit: (13 (Recovery of money/property - 548 fraudulent transfer)) (Tos, Leslie)

Docket 1

**Tentative Ruling:**

- NONE LISTED -

**Party Information**

**Debtor(s):**

Peter Alvara

Represented By  
Michael B Clayton

**Defendant(s):**

Simon N Mansera

Pro Se

**Joint Debtor(s):**

Mercedes R Alvara

Represented By  
Michael B Clayton

**Plaintiff(s):**

Sandra K McBeth

Represented By  
Leslie A Tos  
Paul F Ready

**Trustee(s):**

Sandra McBeth (TR)

Represented By  
Paul F Ready  
Leslie A Tos