

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

10:30 AM

8:22-11781 Ronald Love

Chapter 13

#1.00 Notice Death of Debtor (Pursuant to LBR 1016-1)

EH__

Docket 161

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Ronald Love

Represented By
Christopher J. Langley
Michael Smith

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

10:30 AM

8:22-11815 William Louis Girone

Chapter 13

#2.00 Trustee's Motion to Dismiss Case for Failure to Make Plan Payments

EH__

Docket 78

***** VACATED *** REASON: WITHDRAWAL OF MOTION FILED
5/20/26**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

William Louis Girone

Represented By
Bert Briones

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

10:30 AM

8:23-11027 Jeffrey Allan Brown and Monica Marie Brown

Chapter 13

#3.00 Trustee's Motion to Dismiss Case Due to a Material Default of a Plan Provision

EH__

Docket 66

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Jeffrey Allan Brown

Represented By
Christopher J. Langley
Michael Smith

Joint Debtor(s):

Monica Marie Brown

Represented By
Christopher J. Langley
Michael Smith

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room 6C

11:00 AM

8:25-13615 Armando Beltran and Glenda Joana Valladares

Chapter 13

#4.00 CONT. Confirmation Of Chapter 13 Plan

EH__

From: 2-19-26, 3-19-26, 4-30-26

[Tele. appr. Russ Stong, rep. Debtors]

Docket 24

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Armando Beltran

Represented By
Rex Tran

Joint Debtor(s):

Glenda Joana Valladares

Represented By
Rex Tran

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room 6C

11:00 AM

8:26-10005 Oscar Daniel Mejia and Kristen Michelle Mejia

Chapter 13

#5.00 CONT. Confirmation of Chapter 13 Plan

EH__

From: 3-5-26, 4-2-26, 4-30-26

[Tele. appr. Rober Chen, rep. Debtor]

Docket 18

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Oscar Daniel Mejia

Represented By
Julie J Villalobos

Joint Debtor(s):

Kristen Michelle Mejia

Represented By
Julie J Villalobos

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

11:00 AM

8:26-10227 Juanita Totaan Losaria

Chapter 13

#6.00 CONT. Confirmation Of Chapter 13 Plan

EH__

From: 4-2-26, 4-30-26

[Tele. appr. Candace Arroyo, rep. Debtor]

Docket 20

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Juanita Totaan Losaria

Represented By
Candace J Arroyo

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

11:00 AM

8:26-10512 David Uwanawich

Chapter 13

#7.00 CONT. Confirmation Of Chapter 13 Plan

EH__

From: 4-30-26

Docket 24

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

David Uwanawich

Represented By
Tina H Trinh

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

11:00 AM

8:26-10910 Maria Veronica Navarro

Chapter 13

#8.00 Confirmation Of Chapter 13 Plan

EH__

Docket 1

***** VACATED *** REASON: CASE DISMISSED ON 5/21/26**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Maria Veronica Navarro

Pro Se

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

11:00 AM

8:26-10919 Mike Chou

Chapter 13

#9.00 Confirmation Of Chapter 13 Plan

EH__

**[Tele. appr. Dane Exnowski, rep. Creditor Wilmington Savings Fund
Society]**

Docket 18

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Mike Chou

Represented By
Christopher J. Langley

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

11:00 AM

8:26-10923 Leonardo Homar Gutierrez

Chapter 13

#10.00 Confirmation Of Chapter 13 Plan

EH__

[Tele. appr. Rosemary Hong, rep. Creditor Lakeview Loan Servicing, LLC]

[Tele. appr. Daniel King, rep. Debtor]

Docket 6

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Leonardo Homar Gutierrez

Represented By
Daniel King

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

11:00 AM

8:26-10924 Stephen C Gasso and Jenina Martinez Gasso

Chapter 13

#11.00 Confirmation Of Chapter 13 Plan

EH__

[Tele. appr. Anthony Mikhail, rep. Debtor]

Docket 26

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Stephen C Gasso

Represented By
Rabin Pournazarian

Joint Debtor(s):

Jenina Martinez Gasso

Represented By
Rabin Pournazarian

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

11:00 AM

8:26-10927 David Edward De La Cruz

Chapter 13

#12.00 Confirmation Of Chapter 13 Plan

EH__

[Tele. appr. Robert Chen, rep. Debtor]

Docket 23

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

David Edward De La Cruz

Represented By
Gerald S Kim

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room 6C

11:00 AM

8:26-10929 Noel Anthony Santos

Chapter 13

#13.00 Confirmation Of Chapter 13 Plan

EH__

[Tele. appr. Joseph C. Delmotte, rep. Creditor Cake Mortgage Corp.]

[Tele. appr. David Lozano, rep. Debtors]

Docket 26

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Noel Anthony Santos

Represented By
David Lozano

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

11:00 AM

8:26-10930 Olga Noemi Torres

Chapter 13

#14.00 Confirmation Of Chapter 13 Plan

EH__

Docket 1

***** VACATED *** REASON: CASE DISMISSED 04/13/2026**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Olga Noemi Torres

Pro Se

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

11:00 AM

8:26-10939 Elizabeth Luciano Rodriguez

Chapter 13

#15.00 Confirmation Of Chapter 13 Plan

EH__

Docket 6

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Elizabeth Luciano Rodriguez

Represented By
Tyson Takeuchi

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

11:00 AM

8:26-10944 Seyedeh Maryam Lashteneshei

Chapter 13

#16.00 Confirmation Of Chapter 13 Plan

EH__

[Tele. appr. Joseph C. Delmotte, rep. Creditor]

Docket 36

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Seyedeh Maryam Lashteneshei

Pro Se

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

11:00 AM

8:26-10957 Gavin Grant

Chapter 13

#17.00 Confirmation Of Chapter 13 Plan

EH__

Docket 1

***** VACATED *** REASON: CASE DISMISSED ON 4/14/26**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Gavin Grant

Pro Se

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

11:00 AM

8:26-10978 Johnny Khoi Nguyen

Chapter 13

#18.00 Confirmation Of Chapter 13 Plan

EH__

[Tele. appr. Russ Stong, rep. Debtor]

Docket 28

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Johnny Khoi Nguyen

Represented By
Rex Tran

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

11:00 AM

8:26-10991 Jessica E Belmont

Chapter 13

#19.00 Confirmation Of Chapter 13 Plan

EH__

Docket 15

***** VACATED *** REASON: CASE DISMISSED ON 4/17/26**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Jessica E Belmont

Pro Se

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

11:00 AM

8:26-10992 Lidia Guadalupe Villalta

Chapter 13

#20.00 Confirmation Of Chapter 13 Plan

EH__

Docket 24

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Lidia Guadalupe Villalta

Represented By
Barry E Borowitz

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

11:00 AM

8:26-10998 Justin Daniel Rock and Katherine Marie Rock

Chapter 13

#21.00 Confirmation Of Chapter 13 Plan

EH__

[Tele. appr. Le'Roy Roberson, rep. Debtors]

Docket 23

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Justin Daniel Rock

Represented By
LeRoy Roberson

Joint Debtor(s):

Katherine Marie Rock

Represented By
LeRoy Roberson

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

11:00 AM

8:26-11010 Megan Elyssa Volek

Chapter 13

#22.00 Confirmation Of Chapter 13 Plan

EH__

[Tele. appr. Anthony B Vigil, rep. Debtor]

Docket 2

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Megan Elyssa Volek

Represented By
Anthony B Vigil

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

11:00 AM

8:26-11023 Julie A Whited

Chapter 13

#23.00 Confirmation Of Chapter 13 Plan

EH__

[Tele. appr. Jill Kim, rep. Debtor]

Docket 24

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Julie A Whited

Represented By
Jill L Kim

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

11:00 AM

8:26-11029 Oscar Velasco Ledezma and Veronica Jean Ledezma

Chapter 13

#24.00 Confirmation Of Chapter 13 Plan

EH__

Docket 13

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Oscar Velasco Ledezma

Represented By
Peter M Lively

Joint Debtor(s):

Veronica Jean Ledezma

Represented By
Peter M Lively

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

11:00 AM

8:26-11043 Latoya Renee Jones

Chapter 13

#25.00 Confirmation Of Chapter 13 Plan

EH__

Docket 17

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Latoya Renee Jones

Pro Se

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

11:00 AM

8:26-11055 Garrett Dale Osterode

Chapter 13

#26.00 Confirmation Of Chapter 13 Plan

EH__

Docket 2

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Garrett Dale Osterode

Represented By
Sanaz Sarah Bereliani

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

11:00 AM

8:26-11065 Phillip M Ahn

Chapter 13

#27.00 Confirmation Of Chapter 13 Plan

EH__

Docket 1

***** VACATED *** REASON: CASE DISMISSED 4/21/26**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Phillip M Ahn

Pro Se

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

11:00 AM

8:26-11077 Andrew Michael Lucio and Emily Dianne Lucio

Chapter 13

#28.00 Confirmation Of Chapter 13 Plan

EH__

Docket 3

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Andrew Michael Lucio

Represented By
Gary Polston

Joint Debtor(s):

Emily Dianne Lucio

Represented By
Gary Polston

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

11:00 AM

8:26-11084 Sean Kirkpatrick

Chapter 13

#29.00 Confirmation Of Chapter 13 Plan

EH__

[Tele. appr. Kevin Tang, rep. Debtor]

Docket 2

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Sean Kirkpatrick

Represented By
Kevin Tang

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

11:00 AM

8:26-11085 Jessica Lynn Thayer

Chapter 13

#30.00 Confirmation Of Chapter 13 Plan

EH__

Docket 1

***** VACATED *** REASON: CASE DISMISSED 04/24/2026**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Jessica Lynn Thayer

Pro Se

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

11:00 AM

8:26-11100 Michael Shawn Robbins

Chapter 13

#31.00 Confirmation Of Chapter 13 Plan

EH__

Docket 4

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Michael Shawn Robbins

Represented By
Alisa Admiral Garcia

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

11:00 AM

8:26-11103 Brian Nelson Willis

Chapter 13

#32.00 Confirmation Of Chapter 13 Plan

EH__

Docket 6

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Brian Nelson Willis

Pro Se

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

11:00 AM

8:26-10680 La Saelee and Angela Nicole Saelee

Chapter 13

#32.10 CONT. Confirmation Of Chapter 13 Plan

EH__

From: 5-14-26

Docket 2

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

La Saelee

Represented By
Ethan Kiwhan Chin

Joint Debtor(s):

Angela Nicole Saelee

Represented By
Ethan Kiwhan Chin

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

11:00 AM

8:26-10730 Loc Minh Nguyen and Kim Hanh Tran

Chapter 13

#32.20 CONT. Confirmation Of Chapter 13 Plan

EH__

From: 5-14-26

[Tele. appr. Kevin Tang, rep. Debtor]

Docket 2

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Loc Minh Nguyen

Represented By
Kevin Tang

Joint Debtor(s):

Kim Hanh Tran

Represented By
Kevin Tang

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

1:30 PM

8:22-11778 Gregory Russell Harlan and Anna Jean Harlan

Chapter 13

#33.00 Notice of motion and motion for relief from the automatic stay with supporting declarations REAL PROPERTY RE: 25445 Yountville Apt # 47, Lake Forest, CA 92630

MOVANT: U.S. BANK NATIONAL ASSOCIATION

EH__

[Tele. appr. Rosemary Hong, rep. Creditor U.S. Bank National Association]

[Tele. appr. Robert Chen, rep. Debtor]

Docket 66

Tentative Ruling:

6/3/2026

Service: Proper

Opposition: Debtors

Movant to apprise the Court of the status of arrears.

APPEARANCES REQUIRED.

Party Information

Debtor(s):

Gregory Russell Harlan

Represented By
Caroline S Kim

Joint Debtor(s):

Anna Jean Harlan

Represented By
Caroline S Kim

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

1:30 PM

CONT... Gregory Russell Harlan and Anna Jean Harlan

Chapter 13

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room 6C

1:30 PM

8:22-12077 Gerardo Bautista

Chapter 13

#34.00 CONT. Amended Notice of motion and motion for relief from the automatic stay with supporting declarations REAL PROPERTY RE: 419 West Avenue, Fullerton, California 92832

MOVANT: NEWREZ LLC

EH__

From: 4-30-26

[Tele. appr. Joanne Andrew, rep. Debtor]

Docket 46

Tentative Ruling:

4/30/2026

Service: Proper

Opposition: Debtor

Movant to apprise the Court of the status of arrears and any adequate protection discussions.

APPEARANCES REQUIRED.

Party Information

Debtor(s):

Gerardo Bautista

Represented By
Jaime A Cuevas Jr.

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room 6C

1:30 PM

8:26-10944 Seyedeh Maryam Lashteneshei

Chapter 13

#34.10 Notice of motion and motion for relief from the automatic stay with supporting declarations REAL PROPERTY RE: 18802 Saginaw Dr., Irvine, CA 92603 .

MOVANT: CENTER STREET LENDING VII SPE, LLC

EH____

[Tele. appr. Kelsey Luu, rep. Movant]

Docket 40

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Seyedeh Maryam Lashteneshei	Pro Se
-----------------------------	--------

Trustee(s):

Amrane (SA) Cohen (TR)	Pro Se
------------------------	--------

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

1:30 PM

8:26-11406 Hussam Fayiz Darwish

Chapter 13

#34.20 Notice of Motion and Motion in Individual Case for Order Imposing a Stay or Continuing the Automatic Stay as the Court Deems Appropriate 1468 Voyager Drive, Tustin CA

EH__

[Tele. appr. Dana J. Seyler, rep. Interested Party Akram Diab]

Docket 19

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Hussam Fayiz Darwish

Represented By
Joseph Nowicki

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

2:00 PM

8:15-11398 Rosa M Harding

Chapter 13

#35.00 CONT. STATUS CONFERENCE For Discharge Violation Regarding Procedure for the Presentation of Evidence in Support of Damages - [Holding Date]

[EVIDENTIARY HEARING]

From: 9-15-22, 10-6-22, 10/27/22, 1/26/23, 4/13/23, 8/17/23, 3/28/24, 5/30/24, 7/25/24, 9/26/24, 12/5/24, 2/6/25, 3/27/25, 8/28/25, 11/20/25, 3/19/26; 5-14-26

EH__

[Tele. appr. Thomas E Brownfield, rep. Debtor]

Docket 158

Tentative Ruling:

July 28, 2022

Find Bank of New York Mellon and NewRez dba Shellpoint Mortgage Servicing (Respondents) in contempt of Debtor's Section 524(a) Discharge Order and award compensatory damages in the amount of \$2,548. Deny Debtor's request for an award of emotional distress and punitive damages as well as attorneys due to Debtor's failure to quantify any amount for such damages despite having two months to do so.

Basis for Tentative Ruling:

Preliminary Statement: The incorporates herein, the following finding from its June 14, 2022 Order to Show Cause Re Contempt for Violation of Discharge Injunction [Dkt. 163]:

The Court has reviewed the Declaration of Rosa Harding in support of the Contempt Motion filed on May 17, 2022 ("Declaration") [dkt. 155]. Exhibit B to

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

2:00 PM

CONT...

Rosa M Harding

Chapter 13

the

Declaration is the "Response to Notice of Final Cure Payment" filed by Lender on May 20, 2020 ("Response"). The Response was executed on May 20, 2020 and indicates that as of such date, Debtor had cured all prepetition arrearages and was current on all postpetition payments. See Response, Part 2 and Part 3. Notwithstanding this representation, Lender apparently sent Debtor a mortgage account statement with a payment due date of May 1, 2020 showing a "Past Unpaid Amount" of \$963.35. See Exhibit D to the Declaration. The stated unpaid \$963.35 payment (presumably incurred in April 2020 or earlier) is inconsistent with the Response, appears on subsequent mortgage account statements, and appears to form the basis for the possible institution of foreclosure proceedings. See Exhibits D and E to the Declaration.

Respondents' Request that the OSC be Consolidated with the
Adversary Proceeding is Denied:

The Ninth Circuit has made clear that the proceedings for violations of the discharge injunction must be initiated by motion and not by adversary proceeding. See, *In re Barrientos v. Wells Fargo Bank, N.A.*, 633 F.3d 1186, 1191 (9th Cir. 2011).

Debtor filed a motion for an Order to Show Cause ("OSC") ("Motion") [dkt. 154] along with a supporting declaration [dkt. 155]. The Court issued the OSC on June 14, 2022 [dkt. 158]. NewRez and BNYM (together, "Creditors" or "Respondents") filed an opposition ("Opposition") [dkt. 163] and Debtor filed a reply ("Reply") [dkt. 164] to the Opposition.

A. The Motion Should Be Granted Under § 105

Under 11 U.S.C. § 105(a), a bankruptcy court has the authority to "issue any order, process, or judgment that is necessary or appropriate to carry out the provisions of this title." Contempt proceedings are governed by Rule 9020, which states that Rule 9014 governs a motion for an order of contempt. The bankruptcy court has the authority to impose civil contempt sanctions under § 105(a). *Knupfer v. Lindblade (In re Dyer)*, 322 F.3d 1178, 1189–90 (9th Cir.2003); *Walls v. Wells Fargo Bank*, 276 F.3d 502, 507 (9th

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

2:00 PM

CONT... **Rosa M Harding**
Cir.2002).

Chapter 13

To find a party in civil contempt, the court must find that the offending party knowingly violated a definite and specific court order, and the moving party has the burden of showing the violation by clear and convincing evidence. *In re Dyer*, 322 F.3d at 1190–91; *In re Wallace*, 490 B.R. 898, 905 (B.A.P. 9th Cir. 2013). But "civil contempt should not be resorted to where there is a fair ground of doubt as to the wrongfulness of the defendant's conduct." *Taggart v. Lorenzen*, 139 S.Ct. 1795, 1801-02 (2019)(citation omitted)(establishing the objective fair ground of doubt standard in the context of a discharge order).

The burden then shifts to the contemnors to demonstrate why they were unable to comply. *FTC v. Affordable Media*, 179 F.3d 1228, 1239 (9th Cir.1999). A person fails to act as ordered by the court when he fails to take all the reasonable steps within his power to insure compliance with the court's order. *Shuffler v. Heritage Bank*, 720 F.2d 1141, 1146–47 (9th Cir.1983).

1. The Discharge Injunction Was Definite and Specific

On July 9, 2020, the Court entered a discharge order for Debtor. The discharge injunction was definite. As acknowledged by both parties, a discharge operates as a permanent injunction that bars creditors from collecting or attempting to recover debts post-issuance. The violation of a permanent discharge injunction allows a debtor to move the court for issuance of an order to show cause.

2. Creditors Had Notice of the Discharge Injunction

Creditors had notice of the order which granted the discharge. Harding Decl., ¶4. On April 29, 2020, the Chapter 13 Trustee filed a Notice of Final Cure concerning Creditors' claim. Creditors filed their Response to Notice of final cure almost a month later and the Order of Discharged was entered on July 9, 2020. Creditors received notice of the discharge and do not deny having notice of the discharge

3. Creditors Violated the Discharge Injunction

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

2:00 PM

CONT...

Rosa M Harding

Chapter 13

When determining whether an alleged contemnor has violated a court order, "the focus is not on the subjective beliefs or intent of the contemnors in complying with the order, but whether in fact their conduct complied with the order at issue." *Dyer*, 322 F.3d at 1191 (internal quotes omitted). This general objective standard was reaffirmed by the Supreme Court in *Taggart v. Lorenzen*, 139 S. Ct. 1795, 1804 (2019)(analyzing civil contempt in the context of a discharge violation) in which the Court explained that "a party's subjective belief that she was complying with an order ordinarily will not insulate her from civil contempt if that belief was objectively unreasonable." *In re Freeman*, 608 B.R. 228, 234 (B.A.P. 9th Cir. 2019)(quoting *Taggart*, 139 S.Ct. at 1802). Thus, a party may be held in civil contempt if there is not a "fair ground of doubt" as to whether the alleged conduct might be lawful. See, *Taggart*, *supra*, at 1804.

Subjective good faith belief is not always irrelevant, however, because "a party's good faith, even if it does not prevent a finding of civil contempt, might help determine the appropriate sanction." *Freeman*, 608 B.R. at 234 (citing *Taggart*, 139 S.Ct. at 1802). As such, "advice of counsel and good faith conduct do not relieve from liability for a civil contempt, although they may affect the extent of the penalty." *TWM Mfg. Co. v. Dura Corp.*, 722 F.2d 1261, 1273 (6th Cir. 1983).

A person fails to act as ordered by the court when he fails to take all the reasonable steps within his power to ensure compliance with the court's order. *Shuffler v. Heritage Bank*, 720 F.2d 1141, 1146–47 (9th Cir.1983). The burden is on the contemnors to demonstrate why they were unable to comply. *FTC v. Affordable Media*, 179 F.3d 1228, 1239 (9th Cir.1999). However, "the party asserting the impossibility defense must show "categorically and in detail" why he is unable to comply." *Id.* at 1241.

"We begin our analysis with the premise that the automatic stay does not prevent all communications between a creditor and the debtor. Whether a communication is a permissible or prohibited one is a fact-driven inquiry which makes any bright line test unworkable." *In re Zotow*, 432 B.R. 252, 258 (B.A.P. 9th Cir. 2010) (citations omitted). "Prohibited communications include those where direct or circumstantial evidence shows the creditor's

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

2:00 PM

CONT...

Rosa M Harding

Chapter 13

actions were geared toward collection of a prepetition debt, were accompanied by coercion or harassment, or otherwise put pressure on the debtor to pay." *Id.* "But mere requests for payment and statements simply providing information to a debtor are permissible communications that do not run afoul of the stay." *Id.*

"In the end, one distinguishing factor between permissible and prohibited communications is evidence indicating harassment or coercion. When such evidence is present, a disclaimer on the communication that it was being sent for "informational purposes only" is ineffective." *Id.*

The Ninth Circuit BAP has previously held that telephone calls and written correspondence from a loan servicer constituted knowing and willful violations, despite including a disclaimer. *In re Marino*, 577 B.R. 772 (B.A.P. 9th Cir. 2017). In that case, the court specifically states as part of its reasoning for finding that disclaimer language did not protect creditor from liability that (1) creditor did not have the disclaimer language in 7 of the 22 letters sent, (2) thirteen of the fifteen letters with disclaimers spoke of bankruptcy as a hypothetical possibility (e.g., "if you filed for bankruptcy and your case is still active, or if you have received an order of discharge, please be advised that this is not an attempt to collect a prepetition or discharged debt"), and (3) the body of the letters were contradictory in that the letter asserts that the debtor must pay the debt, but the disclaimer at the end states that debtor need not pay the debt. *Id.* at 785.

In this case, Creditors do not dispute that it continued to send monthly "informational statements" to Debtor. Instead, Creditors argue that the disclaimers included on the documents preclude them from liability from attempting to collect and merely inform Debtor on how to voluntarily pay the balance in order to retain the Property. The language of the disclaimer specifically provides: "Our records show that you are a debtor in bankruptcy. We are sending this statement to you for information and compliance purposes only. It is not an attempt to collect a debt against you."

However, Creditors' arguments are unpersuasive. First, the disclaimer Creditors rely on only appears on 5 of the 25 mortgage statements included in Debtor's Declaration, substantially less than in *In re Marino*. Harding Decl.,

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

2:00 PM

CONT...

Rosa M Harding

Chapter 13

Ex. D. Second, the other 20 mortgage statements include the "if" you are in bankruptcy or have received a discharge language even though Creditors knew that Debtor did indeed receive a discharge. *Id.* Third, 20 of the mortgage statements have conflicting information. *Id.* On the second page of each statement, it says that NewRez is a debt collector and this is an attempt to collect a debt while also stating that this is neither a demand for payment nor a notice of personal liability "if" you are a customer who received a bankruptcy discharge of this debt. *Id.* Again, this language can be viewed as contradictory and confusing, especially since there is a presence of a due date along with the lack of description of the debt other than "Overdue Payment." *Id.*

Fourth, Despite Debtor's attempts to communicate the discharge to Creditors, she continued to receive the account statements. Harding Decl., ¶ 24. Eventually, the balance of the "overdue payments" even increased from \$963.35 to \$1,298.66. Harding Decl., ¶15. Fifth, Debtor received six letters threatening foreclosure. Harding Decl., ¶23; Ex. E. While those letters also have a disclaimer, they use uncertain language such as "to the extent your obligation has been discharged... this notice is for informational purposes only and does not constitute a demand for payment." Creditors' consistent correspondence should establish a knowing and willful violation. Mot., Ex. E; Harding Decl., ¶10, 13.

Finally, the Creditors' Opposition did not demonstrate why they were unable to comply with the discharge order. They do not address Debtor's claims that Creditors sent certified letters threatening foreclosure, nor do they explain why they refused to respond to Debtor's communications and attempts to stop Creditors from sending the monthly statements. Creditors did not sufficiently demonstrate why they continued to send the documents to Debtor and, thus, did not meet their burden after the Court issued the OSC.

B. Civil Sanctions Are Warranted

Civil sanctions must either be compensatory or designed to coerce compliance." *Id.* at 1059 (quoting *Knupfer v. Lindblade (In re Dyer*, 322 F.3d 1178, 1192 (9th Cir. 2003)); *Brace v. Speier (In re Brace*, 2019 Bankr. LEXIS

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

2:00 PM

CONT...

Rosa M Harding

Chapter 13

80 at *21 (B.A.P. 9th Cir. 2019). Civil contempt sanctions may include compensatory damages which include reimbursement of reasonable attorneys' fees, the imposition of a daily coercive (but not punitive) fine, and in extreme cases, incarceration, See, e.g., *Gharib v. Casey (In re Kenny G. Enterprises, LLC)*, 692 Fed.Appx. 950, 953 (9th Cir. 2017).

"If the bankruptcy court finds that the creditor here willfully violated the injunction, it shall, at the very least, impose sanctions to the extent necessary to make Espinosa whole. See 2 Collier Bankruptcy Manual (3d rev. ed.) ¶ 524.02[2][c] ("In cases in which the discharge injunction was violated willfully, courts have awarded debtors actual damages, punitive damages and attorney's fees.") (footnote omitted)." *Espinosa v. United Student Aid Funds*, 553 F.3d 1193, 1205 N7 (9th Cir. 2008). "[W]hen a bankruptcy court exercises the contempt authority of § 105(a), it may not impose serious punitive sanctions." *Knupfer v. Lindblade (In re Dyer)*, 322 F.3d 1178, 1195 (9th Cir. 2003).

"[N]ot every willful violation of the automatic stay 'merits compensation for emotional distress.' *Id.* The Ninth Circuit placed the burden of proof on the claimant to establish 'the individual suffered significant emotional harm' and the 'nexus between the claimed damages and the violation of the stay.' *Id.* at 1149–50. In other words, '[t]he individual must be 'injured by' the violation to be eligible to claim actual damages.' *Id.* at 1150. See, e.g., *Bishop v. U.S. Bank/Firststar Bank, N.A. (In re Bishop)*, 296 B .R. 890, 895–97 (Bankr.S.D.Ga.2003) (the causal connection between the stay violator's acts and the claimant's emotional distress must be clearly established or readily apparent)." *In re Bauer*, No. BAP.EC-09-1281-DMKH, 2010 WL 6452899, at *9 (B.A.P. 9th Cir. Apr. 8, 2010) (quoting *Dawson v. Washington Mut. Bank, F.A. (In re Dawson)*, 390 F.3d 1139, 1149 (9th Cir.2004)).

A claimant can establish emotional distress damages by corroborating medical evidence and "non-experts, such as family members, friends, or coworkers, may testify to manifestations of mental anguish and clearly establish that significant emotional harm occurred." *In re Bauer*, No. BAP.EC-09-1281-DMKH, 2010 WL 6452899, at *9 (B.A.P. 9th Cir. Apr. 8, 2010) (quoting *Dawson v. Washington Mut. Bank, F.A. (In re Dawson)*, 390

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

2:00 PM

CONT...

Rosa M Harding

Chapter 13

F.3d 1139, 1149 (9th Cir.2004)). "In some cases significant emotional distress may be readily apparent even without corroborative evidence. For example, the violator may have engaged in egregious conduct... See, e.g., *United States v. Flynn (In re Flynn)*, 185 B.R. 89, 93 (S.D.Ga.1995) (affirming \$5,000 award of emotional distress damages, with no mention of corroborating testimony, because "it is clear that appellee suffered emotional harm" when she was forced to cancel her son's birthday party because her checking account had been frozen, even though the stay violation was brief and not egregious). *In re Bauer*, No. BAP.EC-09-1281-DMKH, 2010 WL 6452899, at * 9 (B.A.P. 9th Cir. Apr. 8, 2010) (quoting *Dawson v. Washington Mut. Bank, F.A. (In re Dawson)*, 390 F.3d 1139, 1149 (9th Cir.2004)).

Here, Debtor requests the awards in the form of compensatory damages, attorney's fees, emotional distress damages, and punitive damages. Debtor provides evidence of her emotional distress via her declaration, in which she states she suffers from sleep deprivation, anger, worrying, anxiety, frustration, anger, she easily becomes upset, and "other physical manifestations of emotional injury." Harding Decl., ¶27. However, Debtor does not make a specific dollar request for any of the damages. In her motion requesting the issuance of the OSC filed on May 17, 2022, Debtor requested that damages for emotional distress, punitive damages and for attorneys be awarded "according to proof." Debtor's reply, filed on July 14, 2022 provides no "proof."

Party Information

Debtor(s):

Rosa M Harding

Represented By

Thomas E Brownfield

Jonathan C Cahill

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room 6C

2:00 PM

8:15-11398 Rosa M Harding

Chapter 13

Adv#: 8:22-01048 Harding v. THE BANK OF NEW YORK MELLON et al

#36.00 CONT. STATUS CONFERENCE RE: Complaint for: (1) Willful Violation Of The Automatic Stay 11 USC Section 362; (2) Violation Of Discharge Injunction 11 USC Section 524(i); (3) Violation Of Fed R Bankr P Rule 3002.1(c); (4) Objection to Claim Fed R Bankr P 3007; (5) Declaratory Relief For Stay Violation

From: 4/6/22, 8/18/22, 4/13/23, 8/17/23, 3/28/24, 5/30/24, 7/25/24, 9/26/2024, 12/5/24, 2/6/25, 3/27/25, 8/28/25, 11/20/25, 3/19/26; 5/14/26

Second Cause of Action for violation of discharge injunctions is dismissed with prejudice as to Defendant.on 3/27/23

Plaintiffs Fourth Cause of action for objection to claim is dismissed without prejudice as to Defendant on 3/27/23

Plaintiff's Fifth Cause of Action for declaratory relief is dismissed with prejudice as to Defendant on 3/27/23

EH__

[Tele. appr. Thomas E Brownfield, rep. Plaintiff]

Docket 1

Tentative Ruling:

August 18, 2022

The parties need to appear and advise the court of the remaining issues to be determined with respect to the adversary proceeding in light of the court's recent ruling finding Defendants NewRez and BNYM in violation of the discharge injunction in the main bankruptcy case.

Basis for Tentative Ruling:

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

2:00 PM

CONT...

Rosa M Harding

Chapter 13

The allegations in the Complaint appear to largely mirror the allegations relevant to the Order to Show re Contempt that was addressed by the court in the main bankruptcy case. To the extent that issues remain to be adjudicated (exclusive of the bifurcated hearing on damages in the main case), the following schedule will apply.

Discovery Cut-off Date:	1/31/23
Pretrial Conference Date:	4/6/23 at 9:30 a.m.
Deadline to file Joint Pretrial Stipulation:	3/23/23

Special Note: This case/adversary proceeding will be reassigned to Judge Scott Clarkson (Ctrm 5C) on September 1, 2022 due to Judge Smith's upcoming retirement.

Party Information

Debtor(s):

Rosa M Harding

Represented By
Thomas E Brownfield
Jonathan C Cahill

Defendant(s):

THE BANK OF NEW YORK

Represented By
Jonathan C Cahill

NewRez LLC

Represented By
Jonathan C Cahill

COMMUNITY LOAN

Represented By
Jonathan C Cahill

NewRez LLC dba Shellpoint

Represented By

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

2:00 PM

CONT...

Rosa M Harding

Jonathan C Cahill

Chapter 13

Plaintiff(s):

Rosa M Harding

Represented By
Thomas E Brownfield

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

2:00 PM

8:15-11398 Rosa M Harding

Chapter 13

Adv#: 8:22-01048 Harding v. THE BANK OF NEW YORK MELLON et al

#37.00 CONT. Defendant's Motion for Summary Judgment

EH__

From: 5-14-26

[Tele. appr. Thomas E Brownfield, rep. Plaintiff]

Docket 123

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Rosa M Harding

Represented By
Thomas E Brownfield
Jonathan C Cahill

Defendant(s):

THE BANK OF NEW YORK

Represented By
Jonathan C Cahill

NewRez LLC

Represented By
Jonathan C Cahill

COMMUNITY LOAN

Represented By
Jonathan C Cahill

NewRez LLC dba Shellpoint

Represented By
Jonathan C Cahill

Plaintiff(s):

Rosa M Harding

Represented By
Thomas E Brownfield

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Wednesday, June 3, 2026

Hearing Room

6C

2:00 PM

CONT... Rosa M Harding

Chapter 13

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se