

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

Thursday, August 6, 2026

Hearing Room 6C

10:30 AM

8:19-10560 Marvin L Sanders and Mary Ann Tan Sanders

Chapter 13

**#1.00 Debtor's Certification of Compliance Under 11 U.S.C. Section 1328(a) and
Application for Entry of Discharge (RE: Marvin L. Sanders)**

EH__

[Tele. appr. Robert Chen rep. Debtor]

Docket 152

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Marvin L Sanders

Represented By
Joshua Sternberg

Joint Debtor(s):

Mary Ann Tan Sanders

Represented By
Joshua Sternberg

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

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

Thursday, August 6, 2026

Hearing Room 6C

10:30 AM

8:19-10560 Marvin L Sanders and Mary Ann Tan Sanders

Chapter 13

**#2.00 Debtor's Certification of Compliance Under 11 U.S.C. Section 1328(a) and
Application for Entry of Discharge (RE: Mary Ann Tan Sanders)**

EH__

[Tele. appr. Robert Chen rep. Debtor]

Docket 153

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Marvin L Sanders

Represented By
Joshua Sternberg

Joint Debtor(s):

Mary Ann Tan Sanders

Represented By
Joshua Sternberg

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

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

Thursday, August 6, 2026

Hearing Room 6C

10:30 AM

8:23-12239 Anna Maria Escarcega

Chapter 13

#3.00 CONT. Trustee's Motion to Dismiss Case Failure to Make Plan Payments

EH__

From: 7-16-26

[Tele. appr. Joseph E. Caceres, rep. Debtor]

Docket 115

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Anna Maria Escarcega

Represented By
Charles Shamash
Joseph E Caceres

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

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

Thursday, August 6, 2026

Hearing Room 6C

10:30 AM

8:25-11550 Jeremy Julian Duran and Brenda Lynne Dintino Duran

Chapter 13

#4.00 CONT. Trustee's Motion to Dismiss Case Due to Material Default of a Plan Provision

EH__

From: 7-16-26

Docket 39

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Jeremy Julian Duran

Represented By
Chris T Nguyen

Joint Debtor(s):

Brenda Lynne Dintino Duran

Represented By
Chris T Nguyen

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

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

Thursday, August 6, 2026

Hearing Room

6C

10:30 AM

8:25-13435 Dora Luz Yepez

Chapter 13

#5.00 CONT. Trustee's Motion to Dismiss Case for Failure to Make Plan Payments

EH__

From: 7-16-26

Docket 51

***** VACATED *** REASON: WITHDRAWAL OF MOTION FILED
8/4/26**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Dora Luz Yepez

Represented By
Andrew Moher

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

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

Thursday, August 6, 2026

Hearing Room

6C

10:30 AM

8:26-10197 Timothy Allen Smith

Chapter 13

#6.00 Debtor's Motion to Vacate Dismissal Order

EH__

Docket 27

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Timothy Allen Smith

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**

Thursday, August 6, 2026

Hearing Room

6C

10:30 AM

8:26-10944 Seyedeh Maryam Lashteneshei

Chapter 13

**#7.00 Second Amended Motion for Interim Relief to Preserve the Status Quo Pending
Determination of Debtor's Motion to Vacate Order of Dismissal and Reinstate
Chapter 13 Case**

EH__

Docket 81

***** VACATED *** REASON: ADVANCED TO JULY 27, 2026 AT 2:00
PM**

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**

Thursday, August 6, 2026

Hearing Room

6C

10:30 AM

8:26-10944 Seyedeh Maryam Lashteneshei

Chapter 13

#8.00 Debtor's Motion to Vacate Order of Dismissal and to Reinstate Chapter 13 Case

EH__

Docket 68

***** VACATED *** REASON: ADVANCED TO JULY 27, 2026 AT 2:00 PM**

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**

Thursday, August 6, 2026

Hearing Room

6C

10:30 AM

8:26-11630 Veronica James

Chapter 13

#9.00 CONT. Motion for Order Determining Value of Collateral (RE: 2018 Nissan Pathfinder Sport Utility Vehicle)

EH__

From: 7-16-26

[Tele. appr. Jacqueline Serrao, rep. Creditor Bridgecrest Acceptance Corp.]

Docket 15

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Veronica James

Represented By
Shawn Anthony Doan

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

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

Thursday, August 6, 2026

Hearing Room

6C

10:30 AM

8:26-12010 Arnold Lopez and Roxana Marie Lopez

Chapter 13

#10.00 Motion for Order Determining Value of Collateral RE: 2022 Highland Ridge RV
Open Range Series M-395 BHS

EH__

Docket 11

Tentative Ruling:

08/06/2026

BACKGROUND

On June 29, 2026, Arnold Lopez and Roxana Marie Lopez ("Debtors") filed a voluntary Chapter 13 petition. Debtors own a 2022 Highland Ridge RV, Open Range Series M-395BHS, ("RV"), for which Alliant Credit Union ("Alliant") is the secured creditor.

On July 14, 2026, Debtors filed a Motion for Order Determining Value of Collateral pursuant to 11 U.S.C. § 506(a) and FRBP 3012 ("Motion") seeking to value the RV at \$60,950.00 as of June 29, 2026. Debtors state that as of that date the balance owed to Alliant was \$111,461.66 (original lien amount \$116,480.99) and seek to bifurcate the claim into a secured claim of \$60,950.00 and an unsecured claim of \$50,511.66. In support, Debtor Arnold Lopez filed a declaration as owner of the collateral stating that the value of the RV is \$60,950.00 based on JD Power pricing data. A separate declaration discusses the RV's condition, noting cosmetic scratches and indentations consistent with normal wear, a soft/spongy flooring area attributable to both regular use and prior water intrusion, audible squeaking when walking across a portion of the floor, and squeaking in the third slide-out mechanism during extension and retraction. A Declaration of Expert Witness form is included but was not completed or signed; Debtors instead rely on their own declarations as owner.

No opposition has been filed.

DISCUSSION

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

Thursday, August 6, 2026

Hearing Room

6C

10:30 AM

CONT... Arnold Lopez and Roxana Marie Lopez

Chapter 13

Section 506(a) states:

(1)An allowed claim of a creditor secured by a lien on property in which the estate has an interest, or that is subject to setoff under section 553 of this title, is a secured claim to the extent of the value of such creditor's interest in the estate's interest in such property, or to the extent of the amount subject to setoff, as the case may be, and is an unsecured claim to the extent that the value of such creditor's interest or the amount so subject to setoff is less than the amount of such allowed claim. Such value shall be determined in light of the purpose of the valuation and of the proposed disposition or use of such property, and in conjunction with any hearing on such disposition or use or on a plan affecting such creditor's interest.

(2)If the debtor is an individual in a case under chapter 7 or 13, such value with respect to personal property securing an allowed claim shall be determined based on the replacement value of such property as of the date of the filing of the petition without deduction for costs of sale or marketing. With respect to property acquired for personal, family, or household purposes, replacement value shall mean the price a retail merchant would charge for property of that kind considering the age and condition of the property at the time value is determined.

Under 11 U.S.C. § 506(a), a creditor holds a secured claim only to the extent of the value of its interest in the collateral. Any portion of a claim exceeding that value is unsecured. Federal Rule of Bankruptcy Procedure 3012 authorizes the Court to determine the amount of a secured claim by motion.

Presently the Ninth Circuit has not established a uniform method for valuations. *See In re Ayres*, 2010 WL 652825 at *5 (Bankr. N.D. Cal. 2010) (collecting cases detailing vehicle valuation and describing the state of the law in the Ninth Circuit). In *In re Morales*, however, which this Court has previously cited with approval, it was determined that value should be calculated "by adjusting the Kelley Blue Book or N.A.D.A. Guide retail value for a like vehicle by a reasonable amount in light of the evidence presented regarding the condition of the vehicle or any other relevant factors." *In re Morales*, 387 B.R. 36, 45 (Bankr.C.D.Cal.2008).

According to the court in *In re Morales*, the retail values, and not the private party

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

Thursday, August 6, 2026

Hearing Room

6C

10:30 AM

CONT... Arnold Lopez and Roxana Marie Lopez

Chapter 13

values, are the appropriate starting points because the text of § 506(a)(2) refers to "the price a retail merchant would charge" and does not refer to the price a private party would charge. *Morales* at 46.

Based on Movant's evidence, and failure of Alliant to oppose, which the Court deems consent to the requested valuation, the Court will GRANT the Motion.

APPEARANCES WAIVED. Movant to lodge order within 7 days.

Party Information

Debtor(s):

Arnold Lopez

Represented By
Norma Duenas

Joint Debtor(s):

Roxana Marie Lopez

Represented By
Norma Duenas

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

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

Thursday, August 6, 2026

Hearing Room

6C

10:30 AM

8:24-11276 Steven Darrell Groff and Brittany Marin Tall

Chapter 13

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

EH__

[Tele. appr. Makoto Shuttleworth, rep. Debtor]

Docket 36

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Steven Darrell Groff

Represented By
Steven A Alpert

Joint Debtor(s):

Brittany Marin Tall

Represented By
Steven A Alpert

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

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

Thursday, August 6, 2026

Hearing Room

6C

10:30 AM

8:25-11477 Rosa Lilian Franco

Chapter 13

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

EH__

Docket 38

***** VACATED *** REASON: WITHDRAWAL OF MOTION FILED
8/4/26**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Rosa Lilian Franco

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**

Thursday, August 6, 2026

Hearing Room

6C

11:00 AM

8:26-11491 Luis Jaime Labrado

Chapter 13

#11.00 CONT. Confirmation Of Chapter 13 Plan

EH__

From: 7-16-26

[Tele. appr. Profirio Rodriguez, rep. Debtor]

Docket 16

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Luis Jaime Labrado

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**

Thursday, August 6, 2026

Hearing Room 6C

11:00 AM

8:26-11611 Wayne Bronson Hill

Chapter 13

#12.00 Confirmation Of Chapter 13 Plan

EH__

[Tele. appr. Kirsten Martinez, rep. Creditor Data Mortgage, Inc. d.b.a. Essex Mortgage]

[Tele. appr. Profirio Rodriguez, rep. Debtor]

Docket 27

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Wayne Bronson Hill

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**

Thursday, August 6, 2026

Hearing Room

6C

11:00 AM

8:26-11630 Veronica James

Chapter 13

#13.00 Confirmation Of Chapter 13 Plan

EH__

[Tele. appr. Shawn A. Doan, rep. Debtor]

Docket 2

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Veronica James

Represented By
Shawn Anthony Doan

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

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

Thursday, August 6, 2026

Hearing Room

6C

11:00 AM

8:26-11644 Raymond Stuart Martin

Chapter 13

#14.00 Confirmation Of Chapter 13 Plan

EH__

Docket 1

***** VACATED *** REASON: CASE DISMISSED ON 6/15/26**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Raymond Stuart Martin

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**

Thursday, August 6, 2026

Hearing Room

6C

11:00 AM

8:26-11653 Elizabeth Castro

Chapter 13

#15.00 Confirmation Of Chapter 13 Plan

EH__

[Tele. appr. Robert Chen rep. Debtor]

Docket 11

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Elizabeth Castro

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**

Thursday, August 6, 2026

Hearing Room

6C

11:00 AM

8:26-11654 Pedro Chacon

Chapter 13

#16.00 Confirmation Of Chapter 13 Plan

EH__

[Tele. appr. Robert Chen rep. Debtor]

Docket 12

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Pedro Chacon

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**

Thursday, August 6, 2026

Hearing Room

6C

11:00 AM

8:26-11669 Gregory Dale Cabot

Chapter 13

#17.00 Confirmation Of Chapter 13 Plan

EH__

[Tele. appr. Profirio Rodriguez, rep. Debtor]

Docket 20

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Gregory Dale Cabot

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**

Thursday, August 6, 2026

Hearing Room

6C

11:00 AM

8:26-11677 Rudy Ernesto Soto and Keila Annani Soto

Chapter 13

#18.00 Confirmation Of Chapter 13 Plan

EH__

[Tele. appr. Norma Duenas, rep. Debtors]

Docket 19

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Rudy Ernesto Soto

Represented By
Norma Duenas

Joint Debtor(s):

Keila Annani Soto

Represented By
Norma Duenas

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

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

Thursday, August 6, 2026

Hearing Room

6C

11:00 AM

8:26-11688 Rocel Bentley

Chapter 13

#19.00 Confirmation Of Chapter 13 Plan

EH__

Docket 2

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Rocel Bentley

Represented By
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**

Thursday, August 6, 2026

Hearing Room

6C

11:00 AM

8:26-11726 Norah Bonwit

Chapter 13

#20.00 Confirmation Of Chapter 13 Plan

EH__

Docket 4

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Norah Bonwit

Represented By
Fritz J Firman

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

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

Thursday, August 6, 2026

Hearing Room

6C

11:00 AM

8:26-11729 Vanessa V Nguyen

Chapter 13

#21.00 Confirmation Of Chapter 13 Plan

EH__

**[Tele. appr. Melissa Coutts Robbins, rep. Capital One Auto Finance, a
division of Capital One, N.A.]**

[Tele. appr. Robert Chen rep. Debtor]

Docket 13

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Vanessa V Nguyen

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**

Thursday, August 6, 2026

Hearing Room

6C

11:00 AM

8:26-11732 Jodi Lynne Brady

Chapter 13

#22.00 Confirmation Of Chapter 13 Plan

EH__

Docket 13

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Jodi Lynne Brady

Represented By
Krystina T 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**

Thursday, August 6, 2026

Hearing Room

6C

11:00 AM

8:26-11736 Richard Gallo

Chapter 13

#23.00 Confirmation Of Chapter 13 Plan

EH__

Docket 1

***** VACATED *** REASON: CASE DISMISSED ON 6/22/26**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Richard Gallo

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**

Thursday, August 6, 2026

Hearing Room

6C

11:00 AM

8:26-11755 Dionico Jr Garcia

Chapter 13

#24.00 Confirmation Of Chapter 13 Plan

EH__

Docket 1

***** VACATED *** REASON: CASE DISMISSED ON 6/22/26**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Dionico Jr Garcia

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**

Thursday, August 6, 2026

Hearing Room

6C

11:00 AM

8:26-11768 Tim A. Smith

Chapter 13

#25.00 Confirmation Of Chapter 13 Plan

EH__

Docket 8

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Tim A. Smith

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**

Thursday, August 6, 2026

Hearing Room

6C

1:30 PM

8:26-10704 Jorge Ojeda

Chapter 13

#26.00 Notice of motion and motion for relief from automatic stay with supporting declarations ACTION IN NON-BANKRUPTCY FORUM RE: Juliet Cannon v. Jorge Ojeda, Case No. 30-2022-01271696-CU-PO-CJC, Orange County Superior Court

MOVANT: JULIET CANNON

EH__

[Tele. appr. Joseph E. Caceres, rep. Movant]

Docket 29

Tentative Ruling:

TENTATIVE RULING:

08/06/2026

Service: Proper

Opposition: None

Having reviewed the motion, service being proper, no opposition having been filed, and good cause appearing, the Court is inclined to:

-GRANT relief from stay pursuant to § 362(d)(1); &

-GRANT request under ¶¶ 2 & 5.

APPEARANCES REQUIRED

Party Information

Debtor(s):

Jorge Ojeda

Represented By
Joseph Boufadel
Jay K Chien

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

Thursday, August 6, 2026

Hearing Room

6C

1:30 PM

CONT... Jorge Ojeda

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**

Thursday, August 6, 2026

Hearing Room 6C

1:30 PM

8:26-12148 Steven Evert Kujawa and Robin Jennifer- Rober Kujawa

Chapter 13

#27.00 Notice of Motion and Motion in Individual Case for Order Imposing a Stay or Continuing the Automatic Stay as the Court Deems Appropriate

EH__

Docket 18

Tentative Ruling:

TENTATIVE RULING:

08/06/26

Service: Proper

Opposition: None

11 U.S.C. § 362(c)(3)(A) provides that where a debtor has had one prior case dismissed within one year, the automatic stay terminates on the 30th day after filing of the later case. Here, the Debtors had one case dismissed within the previous year, thus the automatic stay is set to expire within 30 days of filing. Section 362(c)(5)(B) provides that the Court can extend the automatic stay if the debtor "demonstrates that the filing of the later case is in good faith as to the creditors to be stayed." A presumption of bad faith arises in this case pursuant to the operation of 11 U.S.C. § 362(c)(4)(D)(i)(I) and (II). Section 362(c)(4)(D) requires that a debtor rebut the presumption of bad faith "by clear and convincing evidence."

The Court has reviewed the motion and supporting declaration and finds that Debtors have not met their burden under the "clear and convincing" standard. First, the motion does not accurately state the reason the prior case was dismissed. That case was dismissed because Debtor's counsel did not respond to the objection of Creditor TH MSR Holdings LLC concerning the proper arrearage amount. When the Court asked Debtor's counsel whether the Creditor's arrearage figure was correct, counsel could not say and instead requested dismissal.

Second, although the Debtor appears to have resolved the arrearage issue in Schedule

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

Thursday, August 6, 2026

Hearing Room

6C

1:30 PM

CONT... Steven Evert Kujawa and Robin Jennifer- Rober Kujawa Chapter 13

D of the current petition, the Debtor has not explained why the current case was filed in good faith. The Debtor states only that the Debtor is willing and able to make plan payments and post-petition mortgage payments, which does not meet the "clear and convincing" standard.

On that basis, the Court is inclined to DENY the motion.

APPEARANCES REQUIRED

Party Information

Debtor(s):

Steven Evert Kujawa

Represented By
Stephen L Burton

Joint Debtor(s):

Robin Jennifer- Robert Kujawa

Represented By
Stephen L Burton

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

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

Thursday, August 6, 2026

Hearing Room

6C

1:30 PM

8:26-12198 Javier Rios

Chapter 13

#27.10 Notice of motion and motion for relief from the automatic stay with supporting declarations UNLAWFUL DETAINER RE: 229 E. Commonwealth Ave. #324, Fullerton, CA 92832

MOVNAT: BRE-FMCA, LLC

EH__

Docket 8

Tentative Ruling:

Case dismissed by order entered August 4, 2026. As such the hearing will be taken off calendar.

APPEARANCES WAIVED

Party Information

Debtor(s):

Javier Rios

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**

Thursday, August 6, 2026

Hearing Room

6C

3:00 PM

8:26-11647 Conejo Riverside Group, LLC

Chapter 11

#28.00 Motion Pursuant to 11 U.S.C. § 364(b) to Enter Into Premium Finance Agreement With First Insurance Funding, a Division of Lake Forest Bank & Trust Company, N.A.
(Set per OSC on 7/29/26)

EH__

[Tele. appr. Kyra E. Andrassy, rep. Debtor]

Docket 51

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Conejo Riverside Group, LLC

Represented By
Kyra E Andrassy

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

Thursday, August 6, 2026

Hearing Room 6C

3:00 PM

8:26-12160 Rosemaria Geraldine Altieri

Chapter 11

#29.00 CONT. Notice of Motion and Motion in Individual Case for Order Imposing a Stay or Continuing the Automatic Stay as the Court Deems Appropriate

EH__

From: 8-4-26

[Tele. appr. Larry Webb, rep. Creditor Stephanie Bryson]

[Tele. appr. Todd S. Garan, rep. Creditor U.S. Bank National Association]

Docket 11

Tentative Ruling:

8/4/2026

Service: Proper

Opposition: Yes

11 U.S.C. § 362(c)(3)(A) provides that the automatic stay expires on the 30th day of this case because Debtor had a previous case dismissed in the preceding 1-year period. Section 362(c)(3)(B) provides that the Court can extend the automatic stay if the debtor "demonstrates that the filing of the later case is in good faith as to the creditors to be stayed." Section 362(c)(3)(C)(i)(II)(aa) provides for a presumption of bad faith if the previous case was dismissed due to certain reasons. Here, given that the prior case was dismissed on eligibility grounds because Debtor was over the debt limit for Chapter 13, it does not appear that the presumption of bad faith arises under that subsection. The Court notes that while § 362(c)(3)(C)(i)(III) provides for a presumption of bad faith if there has not been a substantial change in affairs such that the Court can conclude the case will result in a confirmed and fully performed plan, in practice if a debtor cannot make that showing, it is unlikely that the motion will be granted with or without a presumption of bad faith. As a result, it is really the "preponderance of evidence" standard that applies to the specific bad faith trigger listed in § 362(c)(3)(C)(i)(III) and --- if Debtor fails to establish that --- then Debtor

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

Thursday, August 6, 2026

Hearing Room

6C

3:00 PM

CONT... Rosemaria Geraldine Altieri

Chapter 11

would have to somehow otherwise establish good faith by "clear and convincing" evidence.

Here, Debtor asserts that she has refiled under an appropriate chapter in which she is eligible to be a debtor and that her financial problems arise from problematic tenants that cause a temporary disruption to her financial circumstances.

Both U.S. Bank National Association ("U.S. Bank") and Stephanie Bryson ("Bryson") have filed oppositions. U.S. Bank asserts that the motion does not contain an adequate explanation as to how this Chapter 11 will be successful and that Debtor's financial situation has actually been declining, not improving, and that the contemplated reorganization is infeasible. Bryson asserts that the motion is significantly lacking in evidence.

The Court notes that --- as stated in the oppositions --- the feasibility of Debtor's Chapter 11 case appears dependent on her ability to generate enough personal income to offset her expenses. Specifically, the motion includes a six-month budget that shows a surplus of \$3,414 --- but only after Debtor receives a \$75,000 bonus in December. The motion does not include any detail or explanation regarding this bonus and the Court notes that it is expressly **discretionary**. Furthermore, assuming this is an annual bonus, it would appear that Debtor cannot rely on such a bonus to cover the losses over the course of a full year. At best, it appears questionable whether Debtor can propose a feasible plan.

Other than possibly remedying the situation with a non-paying tenant, which based on the record before the Court may take some time, it is not exactly clear what other steps Debtor is planning on taking to present a viable reorganization. Even in the six months of the budget, Debtor is projecting income of \$37,012 and total expenses of \$44,326 --- and the motion is silent as to how it will improve after that. As such, Debtor has not presented adequate evidence that this case is likely to result in a fully performed plan.

On that basis, the Court is inclined to DENY the motion.

APPEARANCES REQUIRED.

Party Information

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

Thursday, August 6, 2026

Hearing Room

6C

3:00 PM

CONT... Rosemaria Geraldine Altieri

Chapter 11

Debtor(s):

Rosemaria Geraldine Altieri

Represented By

Aaron E. De Leest

Sarah Rose Hasselberger

Movant(s):

Rosemaria Geraldine Altieri

Represented By

Aaron E. De Leest

Sarah Rose Hasselberger

Trustee(s):

Arturo Cisneros (TR)

Pro Se

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

Thursday, August 6, 2026

Hearing Room

6C

4:00 PM

8:26-11949 Portero Commercial LLC

Chapter 11

#30.00 CONT. Order (1) Setting Scheduling Hearing and Case Management
Conference And (2) Requiring Status Report

EH__

From: 8-4-26

[Tele. appr. Queenie K. Ng, rep. U.S. Trustee]

Docket 1

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Portero Commercial LLC

Represented By
Ryan D O'Dea