

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

Thursday, August 27, 2026

Hearing Room

6C

10:30 AM

8:22-10082 Richard Brian Hobbs

Chapter 13

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

EH__

From: 7-27-26

Docket 100

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

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Richard Brian Hobbs

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
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Thursday, August 27, 2026

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10:30 AM

8:22-12077 Gerardo Bautista

Chapter 13

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

EH__

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

Docket 63

Tentative Ruling:

- NONE LISTED -

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
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Thursday, August 27, 2026

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6C

10:30 AM

8:23-11125 Hoang Viet Nguyen

Chapter 13

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

EH__

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

Docket 70

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Hoang Viet Nguyen

Represented By
Michael T Reid

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
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Thursday, August 27, 2026

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6C

10:30 AM

8:23-11125 Hoang Viet Nguyen

Chapter 13

#4.00 Debtor's Motion for Authority to Incur Debt (Personal Property)

EH__

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

Docket 67

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Hoang Viet Nguyen

Represented By
Michael T Reid

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
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Thursday, August 27, 2026

Hearing Room

6C

10:30 AM

8:23-12421 Maria Teresa Villa De Hinojos

Chapter 13

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

EH__

From: 7-16-26

Docket 117

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Maria Teresa Villa De Hinojos

Represented By
Joanne P. Sanchez

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
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Thursday, August 27, 2026

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6C

10:30 AM

8:24-10039 Santos Lagunas

Chapter 13

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

EH__

Docket 51

***** VACATED *** REASON: WITHDRAWAL OF MOTION FILED
8/25/26**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Santos Lagunas

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
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Thursday, August 27, 2026

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6C

10:30 AM

8:24-10504 Thomas Casey Beales

Chapter 13

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

EH__

Docket 58

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Thomas Casey Beales

Represented By
Anthony B Vigil

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
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Thursday, August 27, 2026

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10:30 AM

8:24-12506 David Samuel Shashoua

Chapter 13

#8.00 Motion for Order Compelling Turnover and Disgorgement of Estate Funds
Disbursed to Lisa Carlson and Salisbury Group, Inc. Pursuant to 11 U.S.C. §
542(a)

EH__

[Tele. appr. Richard Sturdevant, rep. Debtor]

Docket 57

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

David Samuel Shashoua

Represented By
Andy C Warshaw

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
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Thursday, August 27, 2026

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10:30 AM

8:24-12506 David Samuel Shashoua

Chapter 13

#9.00 Debtor's Objection to Claim No. 4 by Claimant Lisa Carlson

EH__

[Tele. appr. Richard Sturdevant, rep. Debtor]

Docket 61

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

David Samuel Shashoua

Represented By
Andy C Warshaw

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
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Thursday, August 27, 2026

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6C

10:30 AM

8:25-11915 Octavio Camacho

Chapter 13

#10.00 Trustee's Motion Under Local Bankruptcy Rule 3015-1 (n) and (w) To Modify Plan or Suspend Plan Payments

EH_____

[Tele. appr. Nancy Clark, rep. Debtor]

Docket 49

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Octavio Camacho

Represented By
Michael E Clark

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
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10:30 AM

8:25-12281 John J. Hatfield

Chapter 13

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

EH__

[Tele. appr. Tina Trinh, rep. Debtor]

Docket 47

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

John J. Hatfield

Represented By
Tina H Trinh

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
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10:30 AM

8:25-12964 Kimberly Ann Blady

Chapter 13

#12.00 Motion under Local Bankruptcy Rule 3015-1 (n) and (w) to Modify Plan or Suspend Plan Payments

EH__

[Tele. appr. Halli Heston, rep. Debtor]

Docket 32

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Kimberly Ann Blady

Represented By
Halli B Heston

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
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10:30 AM

8:26-10016 Vanessa Allison Tunks

Chapter 13

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

EH__

Docket 43

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Vanessa Allison Tunks

Represented By
Michael D Franco

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
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10:30 AM

8:26-11106 Brent Edward Dalluge

Chapter 13

#14.00 Objection to Payment of Claim No.6-1 Filed by LVNV Funding LLC

EH__

[Tele. appr. D. Justin Harelik, rep. Debtor]

Docket 21

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Brent Edward Dalluge

Represented By
D Justin Harelik

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
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10:30 AM

8:26-11106 Brent Edward Dalluge

Chapter 13

#15.00 Objection to Payment of Claim No.7-1 Filed by LVNV Funding LLC

EH__

[Tele. appr. D. Justin Harelik, rep. Debtor]

Docket 23

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Brent Edward Dalluge

Represented By
D Justin Harelik

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
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8:26-11106 Brent Edward Dalluge

Chapter 13

#16.00 Objection to Payment of Claim No.8-1 Filed by LVNV Funding LLC

EH__

[Tele. appr. D. Justin Harelik, rep. Debtor]

Docket 25

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Brent Edward Dalluge

Represented By
D Justin Harelik

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
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Thursday, August 27, 2026

Hearing Room 6C

10:30 AM

8:26-11688 Rocel Bentley

Chapter 13

#17.00 Objection to Official Claim No. 7 of American Honda Finance Corporation

EH__

Docket 17

Tentative Ruling:

8/27/2026

BACKGROUND:

On May 29, 2026, Rocel Bentley ("Debtor") filed a Chapter 13 voluntary petition. On June 11, 2026, American Honda Finance Corporation ("Creditor") filed a proof of claim for a secured claim in the amount of \$68,127.83 ("Claim 7").

On July 13, 2026, Debtor filed an objection to Claim 7. Debtor asserts that Claim 7 includes negative equity and that negative equity is not subject to the hanging paragraph of § 1325(a)(9), and that the secured amount of Claim 7 should be reduced by the negative equity.

APPLICABLE LAW:

Pursuant to 11 U.S.C. § 502(a), a proof of claim is deemed allowed unless a party in interest objects. Absent an objection, a proof of claim constitutes *prima facie* evidence of the validity and amount of the claim under FED. R. BANKR. PRO. Rule 3001(f). *See Lundell v. Anchor Constr. Specialists, Inc.*, 223 F.3d 1035, 1039 (9th Cir. 2000). When a party files an objection to a proof of claim, that filing "creates a

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CONT... Rocel Bentley

Chapter 13

dispute which is a contested matter" within the meaning of FRBP 9014 and the Court must resolve the matter after notice and opportunity for hearing upon a motion for relief. *Id.*

To defeat the claim, the objecting party must provide sufficient evidence and "show facts tending to defeat the claim by probative force equal to that of the allegations of the proofs of claim themselves." *Lundell*, 223 F.3d at 1039 (*quoting In re Holm*, 931 F.2d 620, 623 (9th Cir. 1991)). "The objector must produce evidence, which, if believed, would refute at least one of the allegations that is essential to the claim's legal sufficiency." *Lundell*, 223 F.3d at 1040 (*quoting In re Allegheny Int'l, Inc.*, 954 F.2d 167, 173-74 (3d Cir. 1992)). If the objecting party produces sufficient evidence to negate one or more of the sworn facts in the proof of claim, the burden reverts back to the claimant to prove the validity of the claim by a preponderance of the evidence. *See In re Consol. Pioneer Mort*, 178 B.R. 222, 226 (B.A.P. 9th Cir. 1995), *aff'd*, 91 F.3d 151 (9th Cir. 1996). The ultimate burden of persuasion remains at all times on the claimant. *See Lundell*, 223 F.3d at 1039.

ANALYSIS:

While Debtor is correct that controlling Ninth Circuit caselaw exempts negative equity from the restriction of the hanging paragraph found after 11 U.S.C. § 1325(a) (9), it does not appear that Claim 7 includes negative equity. The *Retail Installment Sale Contract* attached to the claim objection does reference negative equity in section 6(C) of the Itemization of the Amount Financed, however, that amount appears to have been waived (or, more specifically, partially paid off at the time, with the remainder waived) rather than included in the amount financed. Specifically, the Court notes that the section 5 subtotal lists \$75,334.56 as the amount financed, which is, in fact, the amount financed. Given that this is the section 5 subtotal, this amount appears to be entirely composed of amounts related to the financing of this vehicle and, therefore, the loan does not include any negative equity.

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CONT... Rocel Bentley

Chapter 13

TENTATIVE RULING

The Court is inclined to OVERRULE the objection.

APPEARANCES REQUIRED.

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
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Thursday, August 27, 2026

Hearing Room 6C

10:30 AM

8:26-11723 Sunil K Mehta

Chapter 13

#18.00 Motion to Dismiss with Prejudice and with a Five-Year Bar to Refiling

EH__

Docket 15

Tentative Ruling:

8/27/2026

PROCEDURAL BACKGROUND

On June 1, 2026, Sunil Mehta ("Debtor") filed a skeletal, *pro se* Chapter 13 voluntary petition. Debtor had previously commenced Chapter 13 cases that were summarily dismissed in October and December 2025. On June 15, 2026, Debtor filed his Emergency Motion to Enforce Automatic Stay (the "Stay Motion"). The Stay Motion was procedurally defective and the Court issued a notice of deficiency. On June 22, 2026, after Debtor failed to correct the Stay Motion or file any of the balance of his case commencement documents, the Court dismissed the case.

On July 13, 2026, Gemcrest, LLC & Nishith Choksi ("Movants") filed their *Motion to Dismiss With Prejudice and With a Five-Year Bar to Refiling* (the "Motion") [Dkt. No. 15]. Not only does the Motion seek to bar Debtor from filing individual bankruptcy petitions, but it also seeks to bar bankruptcy filings of any entity that he owns or controls.

FACTUAL BACKGROUND

Between Debtor individuals and his business entities, this case represents the fifth bankruptcy filing since October 2025. Individually, Debtor filed three Chapter 13 cases that were summarily dismissed. He also causes two of his business entities to file Chapter 11 cases that were summarily dismissed. Movants assert that these filings are designed to frustrate efforts to conduct non-judicial foreclosures --- although the Court notes that the automatic stay did not go into effect in the instant case.

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CONT... Sunil K Mehta

Chapter 13

Movants loans Debtor \$4 million through one of his entities, O.Rhyan Capital Management, LLC ("O.Rhyan") and received deeds of trusts on six different properties. After O.Rhyan defaulted, Movants commenced state court litigation in March 2025. A non-judicial foreclosure was scheduled for certain real property located in Fullerton for October 1, 2025, but Debtor made an unauthorized transfers of a fractional interest in the property, and then filed an individual bankruptcy the day of the scheduled foreclosure sale. The property was ultimately sold on January 20, 2026 after a 3.5 month delay caused by Debtor's repeated bankruptcy filings.

Apparently, Movants have settled their claims regarding two of the properties and three properties have been foreclosed on, but one property remains subject to litigation.

Pursuant to the Motion, Movants request that the dismissal of the case be deemed with prejudice and that Debtor be barred from filing --- either individually or through his entities --- bankruptcy for a period of five years.

DISCUSSION

The legal basis and terminology underlying Movants' requests is often obscured and confused. A dismissal "with prejudice" means that a debtor is barred from receiving a discharge in any future case for debts that existed as of the petition date, as outlined in the leading bankruptcy treatise:

A dismissal with prejudice must be distinguished from an order prohibiting the debtor from filing a bankruptcy case for some period of time in the future. The former determines whether debts owed at the time of filing of the original bankruptcy petition can ever be discharged, but does not prevent the debtor from commencing a subsequent case that would otherwise be permitted by the Code. The latter does not affect whether particular debts can be discharged, but determines whether the debtor has access to the bankruptcy court in the future.

3 COLLIER'S ON BANKRUPTCY § 349.02[3] (16th ed. 2026). Bankruptcy courts regularly have conflated the two terms, leading to some confusion in the caselaw and

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CONT...

Sunil K Mehta

Chapter 13

in the governing legal standards. *See, e.g., In re Tomlin*, 105 F.3d 933 (4th Cir. 1997) (outlining two remedies, collecting cases, and noting that sometimes bankruptcy courts "dismiss 'with prejudice' when they nonetheless intend to bar refiling."). A dismissal with prejudice is governed by 11 U.S.C. § 349. A re-filing bar is often imposed pursuant to the mandatory statutory scheme outlined in 11 U.S.C. § 109(g). In order to justify re-filing bars exceeding six months, Courts often turn to 11 U.S.C. § 105(a) in particularly egregious situations in order to impose longer re-filing bars. *See, e.g., In re Casse*, 198 F.3d 327 (2nd Cir. 1999).

Here, the case has already been dismissed without prejudice. Anticipating the issue, the Motion notes that the form dismissal order "retained jurisdiction over sanctions, any bar against the Debtor being a debtor in bankruptcy, and all issues arising under 11 U.S.C. §§ 105, 109(g), 110, 329, 349, and 362." Generally, however, the Court construes this provision to relate to retaining jurisdiction to hear *pending* matters. *See, e.g., In re Lawson*, 156 B.R. 43, 46 (B.A.P. 9th Cir. 1993) ("Under the law of the Ninth Circuit, the bankruptcy court retains subject matter jurisdiction to interpret orders entered prior to dismissal of the underlying bankruptcy case, and to dispose of ancillary matters such as an application for an award of attorney's fees for services rendered in connection with the underlying action. The bankruptcy court does not have jurisdiction, however, to grant new relief independent of its prior rulings once the underlying action has been dismissed.") (citations and quotation omitted). The obvious problem is that construing jurisdiction to survive dismissal would result in unlimited jurisdiction --- or the invention of an entirely arbitrary cut-off point.

While there may be some circumstances where a party could rely on FED. R. CIV. P. Rule 59 or 60 to amend an order of dismissal, Movants have not briefed the issue here. Additionally, the Court notes that FRCP Rule 59 is incorporated into bankruptcy proceedings by FED. R. BANKR. P. Rule 9023, which provides for fourteen (14) days to bring a motion seeking to alter or amend a judgment. Here, Movants did not act within the fourteen-day period, and, therefore, would appear prohibited from seeking to amend the dismissal order.

Similarly, the Court is not willing to conclude that it retains jurisdiction to apply an amorphous equitable provision --- 11 U.S.C. § 105(e) --- to requests filed after a debtor's bankruptcy case has been dismissed. Such a holding would provide bankruptcy courts with almost limitless jurisdiction over individuals on the basis of

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CONT... Sunil K Mehta

Chapter 13

them having previously filed a bankruptcy case sometime in the past.

There does not appear to be any reason why Movants could not timely move for a re-filing bar in a future case, or even simply seek to have a future filing immediately dismissed under 11 U.S.C. § 109(g). *See* 2 COLLIER'S ON BANKRUPTCY §109.08 [16th ed. 2026] ("Typically, the issue [a re-filing bar under § 109(g)] is raised by a motion to dismiss the subsequent case.")

TENTATIVE RULING

The Court is inclined to DENY the motion for lack of jurisdiction.

APPEARANCES REQUIRED.

Party Information

Debtor(s):

Sunil K Mehta

Pro Se

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
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6C

10:30 AM

8:26-12202 Terri Taylor-Solorio

Chapter 13

#19.00 Motion for Order Determining Value of Collateral [11 U.S.C. § 506(a), FRBP 3012]

EH__

[Tele. appr. Sundee M. Teeple, rep. Debtor]

Docket 9

Tentative Ruling:

8/27/2026

BACKGROUND

On July 17, 2026, Terri Taylor-Solorio ("Debtor") filed a Chapter 13 voluntary petition. Among the assets of the estate is a 2014 Hyundai Elantra GT (the "Property"). On July 29, 2026, Debtor filed a motion to value the Property, asserting that the Property should be valued at \$3,963. Debtor's valuation is based on an Edmunds Appraisal Report and appears to use an average retail value.

On August 13, 2026, OneMain Financial Group, LLC ("Creditor") filed a proof of claim related to the Property ("Claim 12"). Claim 12 identifies a total claim of \$11,296.81, with \$6,975 entitled to be treated as secured. In support of Claim 12, Creditor attaches a Black Book valuation which appears to be using "clean retail" value.

DISCUSSION

**United States Bankruptcy Court
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CONT... Terri Taylor-Solorio

Chapter 13

One of the benefits of filing a Chapter 13 bankruptcy is that under § 506(a) the debtor can bifurcate a secured, unavoidable debt, with one part representing the amount of the value of the collateral, and the deficiency being treated as an unsecured claim. *See In re Penrod*, 636 F.3d 1175, 1177 (9th Cir. 2011).

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 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.

The Court notes that Creditor did not file an opposition to the motion. The Court also that the primary difference between the valuation submitted by Debtor and the valuation submitted by Creditor as an attachment to Claim 12 is whether "average" or "clean" is used in the valuation. Given that the Property is a 2014 vehicle with more than 150,000 miles on it, and given that the Court has not been presented with any evidence regarding the vehicle's condition, the Court finds that "average" is a more appropriate default position for the Property's valuation. For the reasons stated above, the Court is inclined to GRANT the motion.

APPEARANCES WAIVED. Movant to lodge order within seven days. If oral or written opposition is presented at the hearing, the hearing may be continued.

Party Information

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CONT... Terri Taylor-Solorio

Chapter 13

Debtor(s):

Terri Taylor-Solorio

Represented By
Sundee M Teeple

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
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6C

11:00 AM

8:25-13602 David Anthony Lopez

Chapter 13

#20.00 CONT. Confirmation Of Chapter 13 Plan

EH__

From: 7-16-26

Docket 50

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

David Anthony Lopez

Represented By
Krystina T Tran

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
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Thursday, August 27, 2026

Hearing Room 6C

11:00 AM

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

Chapter 13

#21.00 CONT. Confirmation Of Chapter 13 Plan

EH__

From: 5-14-26, 6-3-26, 7-16-26

[Tele. appr. Porfirio Rodriguez, 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
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Thursday, August 27, 2026

Hearing Room 6C

11:00 AM

8:26-10992 Lidia Guadalupe Villalta

Chapter 13

#22.00 CONT. Confirmation Of Chapter 13 Plan

EH__

From: 6-3-26, 7-16-26

[Tele. appr. Nancy Clark, rep. Debtor]

Docket 33

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
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11:00 AM

8:26-11023 Julie A Whited

Chapter 13

#23.00 CONT. Confirmation Of Chapter 13 Plan

EH__

From: 6-3-26, 7-16-26

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

Docket 28

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
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11:00 AM

8:26-11132 Kelly Dan McGranahan

Chapter 13

#24.00 CONT. Confirmation Of Chapter 13 Plan

EH__

From: 6-25-26, 7-27-26

Docket 35

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Kelly Dan McGranahan

Represented By
Michael G Spector

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
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11:00 AM

8:26-11286 Lei Ann Grethel Go Contreras and Carlos Antonio

Chapter 13

#25.00 CONT. Confirmation Of Chapter 13 Plan

EH__

From: 7-27-26

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

Docket 27

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Lei Ann Grethel Go Contreras

Represented By
Kevin Tang

Joint Debtor(s):

Carlos Antonio Contreras

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 27, 2026

Hearing Room

6C

11:00 AM

8:26-11353 Blas Tacalo

Chapter 13

#26.00 CONT. Confirmation Of Chapter 13 Plan

EH__

From: 7-27-26

Docket 25

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Blas Tacalo

Represented By
David R Chase

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 27, 2026

Hearing Room 6C

11:00 AM

8:26-11378 Jose Javier Sibaja Osorio and Clementina A Medina de

Chapter 13

#27.00 CONT. Confirmation Of Chapter 13 Plan

EH__

From: 7-27-26

Docket 20

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Jose Javier Sibaja Osorio

Represented By
Iris Kwon

Joint Debtor(s):

Clementina A Medina de Sibaja

Represented By
Iris Kwon

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 27, 2026

Hearing Room 6C

11:00 AM

8:26-11386 Josephine A Hicks

Chapter 13

#28.00 CONT. Confirmation Of Chapter 13 Plan

EH__

From: 7-27-26

[Tele. appr. Kirsten Martinez, rep. Creditor Federal Home Loan Mortgage Corporation]

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

Docket 2

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Josephine A Hicks

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 27, 2026

Hearing Room

6C

11:00 AM

8:26-11390 Timothy Paul Laursen

Chapter 13

#29.00 CONT. Confirmation Of Chapter 13 Plan

EH__

From: 7-27-26

Docket 3

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Timothy Paul Laursen

Represented By
Michael D Franco

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 27, 2026

Hearing Room 6C

11:00 AM

8:26-11437 Jeffery Lamar Jefferson and Jocelyne Jefferson

Chapter 13

#30.00 CONT. Confirmation Of Chapter 13 Plan

EH__

From: 7-16-26

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

Docket 20

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Jeffery Lamar Jefferson

Represented By
Rex Tran

Joint Debtor(s):

Jocelyne Jefferson

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**

Thursday, August 27, 2026

Hearing Room 6C

11:00 AM

8:26-11582 Michael Alan Kaminski and Patricia Ann Kaminski

Chapter 13

#31.00 CONT. Confirmation Of Chapter 13 Plan

EH__

From: 7-16-26

[Tele. appr. Sundee M. Teeple, rep. Debtor]

Docket 3

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Michael Alan Kaminski

Represented By
Sundee M Teeple

Joint Debtor(s):

Patricia Ann Kaminski

Represented By
Sundee M Teeple

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 27, 2026

Hearing Room 6C

11:00 AM

8:26-11590 Michael Brent Lewis Gretz

Chapter 13

#32.00 CONT. Confirmation Of Chapter 13 Plan

EH__

From: 7-16-26

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

Docket 2

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Michael Brent Lewis Gretz

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 27, 2026

Hearing Room 6C

11:00 AM

8:26-11611 Wayne Bronson Hill

Chapter 13

#33.00 CONT. Confirmation Of Chapter 13 Plan

EH__

From: 8-6-26

[Tele. appr. Porfirio 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 27, 2026

Hearing Room

6C

11:00 AM

8:26-11688 Rocel Bentley

Chapter 13

#34.00 CONT. Confirmation Of Chapter 13 Plan

EH__

From: 8-6-26

Docket 24

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 27, 2026

Hearing Room

6C

11:00 AM

8:26-11732 Jodi Lynne Brady

Chapter 13

#35.00 CONT. Confirmation Of Chapter 13 Plan

EH__

From: 8-6-26

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 27, 2026

Hearing Room

6C

11:00 AM

8:26-11532 Brian Verastegui

Chapter 13

#36.00 Confirmation Of Chapter 13 Plan

EH__

Docket 15

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Brian Verastegui

Represented By
Bryn C Deb

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 27, 2026

Hearing Room

6C

11:00 AM

8:26-11785 Isidro Mondragon and Mara Mondragon

Chapter 13

#37.00 Confirmation Of Chapter 13 Plan

EH__

Docket 2

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Isidro Mondragon

Represented By
Christopher J. Langley

Joint Debtor(s):

Mara Mondragon

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**

Thursday, August 27, 2026

Hearing Room

6C

11:00 AM

8:26-11795 Alexander George Schulga

Chapter 13

#38.00 Confirmation Of Chapter 13 Plan

EH__

Docket 1

***** VACATED *** REASON: CASE DISMISSED ON 7/28/26**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Alexander George Schulga

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 27, 2026

Hearing Room

6C

11:00 AM

8:26-11802 Steven C Arenal

Chapter 13

#39.00 Confirmation Of Chapter 13 Plan

EH__

Docket 32

***** VACATED *** REASON: DISMISSED ON 8/11/26**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Steven C Arenal

Represented By
Juanita V Miller

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 27, 2026

Hearing Room

6C

11:00 AM

8:26-11818 Joseph Mallie Stewart

Chapter 13

#40.00 Confirmation Of Chapter 13 Plan

EH__

[Tele. appr. Bert Briones, rep. Debtor]

Docket 15

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Joseph Mallie Stewart

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**

Thursday, August 27, 2026

Hearing Room

6C

11:00 AM

8:26-11819 Julia Sanchez

Chapter 13

#41.00 Confirmation Of Chapter 13 Plan

EH__

Docket 2

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Julia Sanchez

Represented By
Rajiv Jain

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 27, 2026

Hearing Room

6C

11:00 AM

8:26-11846 Zachary A Richardson

Chapter 13

#42.00 Confirmation Of Chapter 13 Plan

EH__

Docket 1

***** VACATED *** REASON: CASE DISMISSED ON 7/6/26**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Zachary A Richardson

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 27, 2026

Hearing Room 6C

11:00 AM

8:26-11856 Gerald L Hutchison and Kathleen Hutchison

Chapter 13

#43.00 Confirmation Of Chapter 13 Plan

EH__

Docket 17

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Gerald L Hutchison

Represented By
Michael Smith

Joint Debtor(s):

Kathleen Hutchison

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 27, 2026

Hearing Room 6C

11:00 AM

8:26-11857 David Johnson Park and Nanya Marie Park

Chapter 13

#44.00 Confirmation Of Chapter 13 Plan

EH__

Docket 1

***** VACATED *** REASON: CASE DISMISSED ON 7/6/26**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

David Johnson Park

Represented By
Ethan Kiwhan Chin

Joint Debtor(s):

Nanya Marie Park

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 27, 2026

Hearing Room

6C

11:00 AM

8:26-11866 Juan M Diaz

Chapter 13

#45.00 Confirmation Of Chapter 13 Plan

EH__

Docket 6

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Juan M Diaz

Represented By
Joaquin Rene Nolet

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 27, 2026

Hearing Room

6C

11:00 AM

8:26-11873 Gavin Grant

Chapter 13

#46.00 Confirmation Of Chapter 13 Plan

EH__

Docket 1

***** VACATED *** REASON: CASE DISMISSED ON 7/6/26**

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**

Thursday, August 27, 2026

Hearing Room

6C

11:00 AM

8:26-11880 Rafael Rios and Melida Rios

Chapter 13

#47.00 Confirmation Of Chapter 13 Plan

EH__

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

Docket 12

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Rafael Rios

Represented By
Jaime A Cuevas Jr.

Joint Debtor(s):

Melida Rios

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**

Thursday, August 27, 2026

Hearing Room

6C

11:00 AM

8:26-11882 Evodio Ocampo and Silvia Roman

Chapter 13

#48.00 Confirmation Of Chapter 13 Plan

EH__

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

Docket 15

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Evodio Ocampo

Represented By
Jaime A Cuevas Jr.

Joint Debtor(s):

Silvia Roman

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**

Thursday, August 27, 2026

Hearing Room

6C

11:00 AM

8:26-11883 Tammy Renee Metzger

Chapter 13

#49.00 Confirmation Of Chapter 13 Plan

EH__

[Tele. appr. Joseph Delmotte, rep. Creditor Truist Bank]

[Tele. appr. Tammy Metzger, Debtor]

Docket 21

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Tammy Renee Metzger

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 27, 2026

Hearing Room

6C

11:00 AM

8:26-11884 George Louis Dyer, Jr. and Jose Gildardo Ochoa Escarcega

Chapter 13

#50.00 Confirmation Of Chapter 13 Plan

EH__

[Tele. appr. Halli Heston, rep. Debtors]

Docket 11

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

George Louis Dyer Jr.

Represented By
Halli B Heston

Joint Debtor(s):

Jose Gildardo Ochoa Escarcega

Represented By
Halli B Heston

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 27, 2026

Hearing Room

6C

11:00 AM

8:26-11888 Glen Hougan Lowe

Chapter 13

#51.00 Confirmation Of Chapter 13 Plan

EH__

[Tele. appr. Paul Y. Lee, rep. Debtor]

Docket 2

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Glen Hougan Lowe

Represented By
Paul Y Lee

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 27, 2026

Hearing Room 6C

12:00 PM

8:26-11357 Rosinette Josina Wielandt

Chapter 13

#52.00 CONT. Confirmation Of Chapter 13 Plan

EH__

From: 7-27-26

Docket 2

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Rosinette Josina Wielandt

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**

Thursday, August 27, 2026

Hearing Room 6C

12:00 PM

8:26-11358 Heather Wilma Fisher

Chapter 13

#53.00 CONT. Confirmation Of Chapter 13 Plan

EH__

From: 7-27-26

Docket 2

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Heather Wilma Fisher

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**

Thursday, August 27, 2026

Hearing Room

6C

12:00 PM

8:26-10511 Tatiana Beitashour Berger

Chapter 13

#54.00 CONT. Confirmation Of Chapter 13 Plan

EH__

From: 4-30-26, 6-25-26

[Tele. appr. Joseph Bourfadel, rep. Creditor Kyle Berger]

[Tele. appr. Richard Heston, rep. Debtor]

Docket 11

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Tatiana Beitashour Berger

Represented By
Richard G. Heston

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 27, 2026

Hearing Room

6C

12:00 PM

8:26-10511 Tatiana Beitashour Berger

Chapter 13

Adv#: 8:26-01064 Berger v. Berger

#55.00 CONT. Status Conference RE Complaint by Kyle Berger against Tatiana Beitashour Berger. fraud as fiduciary, embezzlement, larceny))

EH__

From: 7-27-26

[Tele. appr. Joseph Bourfadel, rep. Plaintiff Kyle Berger]

[Tele. appr. Richard Heston, rep. Defendant Tatiana Beitashour Berger]

Docket 1

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Tatiana Beitashour Berger

Represented By
Richard G. Heston

Defendant(s):

Tatiana Beitashour Berger

Represented By
Richard G. Heston

Plaintiff(s):

Kyle Berger

Represented By
Joseph Boufadel

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 27, 2026

Hearing Room

6C

12:00 PM

8:13-13503 Freddie J. Walton and Rebecca Walton

Chapter 13

#56.00 CONT. Motion in a Chapter 13 Case to (1) to Reopen Case and (2) For Extension of Time to File Forms Required for Discharge

EH__

From: 7-16-26

Docket 67

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Freddie J. Walton

Represented By
James D. Hornbuckle

Joint Debtor(s):

Rebecca Walton

Represented By
James D. Hornbuckle

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 27, 2026

Hearing Room

6C

1:30 PM

8:25-10361 Albert Perez-Arvizu

Chapter 13

#57.00 CONT. Notice of motion and motion for relief from the automatic stay with supporting declarations REAL PROPERTY RE: 27806 Arta Mission Viejo, CA 92692

MOVANT: U.S. BANK TRUST NATIONAL ASSOCIATION

EH__

From: 7-16-26

[Tele. appr. Keith Higginbotham, rep. Movant]

[Tele. appr. Sundee M. Teeple, rep. Debtor]

Docket 64

Tentative Ruling:

7/16/2026

Service: Proper

Opposition: Debtor

Parties to apprise Court of status of adequate protection discussions.

APPEARANCES REQUIRED.

Party Information

Debtor(s):

Albert Perez-Arvizu

Represented By
Sundee M Teeple

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 27, 2026

Hearing Room 6C

1:30 PM

8:25-10362 Stephanie Marie Britton

Chapter 13

#58.00 Notice of motion and motion for relief from the automatic stay with supporting declarations REAL PROPERTY RE: 237 North Adlena Drive, Fullerton, California 92833

MOVANT: NEWREZ LLC AS SERVICER FOR DEUTSCHE BANK NATIONAL TRUST COMPANY

EH__

[Tele. appr. Joseph Delmotte, rep. Movant]

Docket 37

Tentative Ruling:

8/27/2026

Service: Proper

Opposition: Debtor

Movant to apprise Court of the status of arrears.

APPEARANCES REQUIRED.

Party Information

Debtor(s):

Stephanie Marie Britton

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 27, 2026

Hearing Room 6C

1:30 PM

8:25-11413 German Guerrero

Chapter 13

#59.00 Notice of motion and motion for relief from the automatic stay with supporting declarations REAL PROPERTY RE: 1300 Cabrillo Park Dr #B a.k.a. 1300 Cabrillo Park Dr Unit B, Santa Ana, California 92701

MOVANT: CARRINGTON MORTGAGE SERVICES, LLC

EH__

Docket 48

***** VACATED *** REASON: CASE DISMISSED ON 8/11/26**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

German Guerrero

Represented By
Onyinye N Anyama

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 27, 2026

Hearing Room

6C

1:30 PM

8:25-12281 John J. Hatfield

Chapter 13

#60.00 Notice of motion and motion for relief from the automatic stay with supporting declarations REAL PROPERTY RE: 2951 Mainway Dr, Los Alamitos, CA 90720-4646

MOVANT: SUN WEST MORTGAGE COMPANY, INC

EH__

[Tele. appr. Keith Higginbotham, rep. Movant]

Docket 50

Tentative Ruling:

8/27/2026

Service: Proper

Opposition: Debtor

Movant to apprise Court of the status of arrears.

APPEARANCES REQUIRED.

Party Information

Debtor(s):

John J. Hatfield

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**

Thursday, August 27, 2026

Hearing Room

6C

1:30 PM

8:25-12469 Jose Luis Rodriguez

Chapter 13

#61.00 CONT. Notice of motion and motion for relief from the automatic stay with supporting declarations REAL PROPERTY RE: 519 W. Warner Ave. Santa Ana, CA 92707

MOVANT: SELENE FINANCE LP

EH__

From: 7-16-26

[Tele. appr. Keith Higginbotham, rep. Movant]

Docket 39

Tentative Ruling:

7/16/2026

Service: Proper

Opposition: Debtor

Movant to apprise the Court of the status of arrears.

APPEARANCES REQUIRED.

Party Information

Debtor(s):

Jose Luis Rodriguez

Represented By
Paul Y Lee

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 27, 2026

Hearing Room 6C

1:30 PM

8:25-13636 Antonio Rashad McNeil

Chapter 13

#62.00 Notice of motion and motion for relief from the automatic stay with supporting declarations REAL PROPERTY RE: 360 W Bon Air Dr, Palm Springs, California 92262

MOVANT: NewRez LLC as servicer for MCLP Asset Company, Inc.

EH__

Docket 41

***** VACATED *** REASON: HEARING CONTINUED TO OCTOBER
15, 2026 AT 1:30 PM**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Antonio Rashad McNeil

Represented By
Jonathan D 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 27, 2026

Hearing Room

6C

1:30 PM

8:26-10584 John Weatherbee Braddock and Parmena Del Rio

Chapter 13

#63.00 CONT. Notice of motion and motion for relief from the automatic stay with supporting declarations UNLAWFUL DETAINER RE: 28188 Moulton Pkwy. # 524, Laguna Niguel, CA 92677

MOVANT: BRE-FMCA, LLC

EH__

From: 7-16-26

Docket 34

Tentative Ruling:

7/16/2026

**Service: Proper
Opposition: Late**

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

APPEARANCES REQUIRED.

Party Information

Debtor(s):

John Weatherbee Braddock

Represented By
Anthony B Vigil

Joint Debtor(s):

Parmena Del Rio

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**

Thursday, August 27, 2026

Hearing Room 6C

2:00 PM

8:15-11398 Rosa M Harding

Chapter 13

#64.00 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, 6/3/26

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

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Contempt Motion filed on May 17, 2022 ("Declaration") [dkt. 155]. Exhibit B to 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,

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1189–90 (9th Cir.2003); *Walls v. Wells Fargo Bank*, 276 F.3d 502, 507 (9th Cir.2002).

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

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3. Creditors Violated the Discharge Injunction

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

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include those where direct or circumstantial evidence shows the creditor's 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

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Debtor's Declaration, substantially less than in *In re Marino*. Harding Decl., 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

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1178, 1192 (9th Cir. 2003)); *Brace v. Speier* (*In re Brace*), 2019 Bankr. LEXIS 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,

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2010) (quoting *Dawson v. Washington Mut. Bank, F.A. (In re Dawson)*, 390 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

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8:26-10240 Michele Winsor

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#65.00 CONT. Debtor's Objection to Claim No.2 Filed by Claimant Jeff MacPherson

EH__

From: 7-16-26

Docket 64

***** VACATED *** REASON: HEARING CONTINUED TO OCTOBER
1, 2026 AT 3:00 PM**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Michele Winsor

Represented By
Andrew S Bisom

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se