

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

Thursday, November 6, 2025

Hearing Room

6C

10:30 AM

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

Chapter 13

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

EH__

From: 10-9-25

Docket 137

***** VACATED *** REASON: WITHDRAWAL OF MOTION FILED
11/4/25**

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
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Thursday, November 6, 2025

Hearing Room

6C

10:30 AM

8:22-10818 William Wayne Mague, III

Chapter 13

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

EH__

[Tele. appr. Michael Rice, rep. Debtor]

Docket 49

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

William Wayne Mague III

Represented By
Michael Rice

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

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

10:30 AM

8:23-11645 Janell Renee Suell

Chapter 13

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

EH__

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

Docket 30

***** VACATED *** REASON: CASE CONVERTED TO CHAPTER 7 ON
11/3/25**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Janell Renee Suell

Represented By
Bert Briones

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
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Thursday, November 6, 2025

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10:30 AM

8:23-12101 Sherry Banzon

Chapter 13

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

EH__

Docket 43

***** VACATED *** REASON: WITHDRWAL OF MOTION FILED ON 10-17-25**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Sherry Banzon

Represented By
Amanda G. Billyard

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
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Thursday, November 6, 2025

Hearing Room 6C

10:30 AM

8:24-11407 Harmony Jane Shawishian

Chapter 13

#5.00 Trustee's Motion To Dismiss Case Failure To Make Plan Payments.

EH__

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

Docket 33

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Harmony Jane Shawishian

Represented By
Steven A Alpert

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
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Hearing Room 6C

10:30 AM

8:24-11407 Harmony Jane Shawishian

Chapter 13

**#6.00 Debtor's Motion Under Local Bankruptcy Rule 3015-1 (n) and (w) To Modify
Plan Or Suspend Plan Payments.**

EH__

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

Docket 34

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Harmony Jane Shawishian

Represented By
Steven A Alpert

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
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Hearing Room 6C

10:30 AM

8:24-11566 Nick Vega

Chapter 13

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

EH__

Docket 36

***** VACATED *** REASON: WITHDRAWAL OF MOTION FILED
10/29/25**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Nick Vega

Represented By
Sundee M Teeple

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

8:24-13252 Kenneth Kegel

Chapter 13

#8.00 Motion for Hardship Discharge Pursuant to U.S.C. §1328(b)

EH__

Docket 32

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Kenneth Kegel

Represented By
Christopher Hewitt

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
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Hearing Room 6C

10:30 AM

8:25-12381 Jeremy Eric London and Robin Joy London

Chapter 13

**#9.00 Debtor's Objection to Claim #13 by Mayra Jazmin Medina, for Falsely Asserting
an Entitlement to Priority Under 11 U.S.C. Section 507(a)(4)**

EH__

Docket 17

***** VACATED *** REASON: CONTINUED TO NOVEMBER 20, 2025
AT 10:30 AM**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Jeremy Eric London

Represented By
Thomas E Brownfield

Joint Debtor(s):

Robin Joy London

Represented By
Thomas E Brownfield

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
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Thursday, November 6, 2025

Hearing Room

6C

11:00 AM

8:25-10573 Bryan Crisostomo

Chapter 13

#10.00 CONT. Confirmation of Chapter 13 Plan

EH__

From: 5/22/25, 6/12/25, 7/31/25, 8/21/25, 10/9/25

[Tele. appr. Anerio Altman, rep. Creditor Ria Guinoo]

Docket 66

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Bryan Crisostomo

Represented By
Joseph L Pittera

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
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Thursday, November 6, 2025

Hearing Room 6C

11:00 AM

8:25-10573 Bryan Crisostomo

Chapter 13

#11.00 CONT. Objection to Debtor's Claim of Exemption

EH__

From: 6/12/25, 7/31/25, 8/21/25, 10/9/25

[Tele. appr. Anerio Altman, rep. Creditor Ria Guinoo]

Docket 22

Tentative Ruling:

7/31/2025

BACKGROUND

On March 6, 2025, Bryan Crisostomo ("Debtor") filed a Chapter 13 voluntary petition. On March 20, 2025, Debtor filed the balance of his schedules. On Schedule A, Debtor listed certain real property located at 6445 Pheasant Cir., Buena Park, CA 90620 (the "Property") and identified the value of the Property as \$919,703. On Schedule C, Debtor claimed a homestead exemption in the Property in the amount of \$501,438.

On May 15, 2025, Ria Guinoo ("Creditor") filed an objection to Debtor's claimed homestead exemption (the "Objection"). On May 29, 2025, Debtor filed an opposition. On June 12, 2025, the Court held a hearing on the Objection. The Court continued the hearing for the parties to provide further briefing on the issue of equitable estoppel.

On June 27, 2025, Creditor filed a supplemental brief. On July 11, 2025, Debtor filed a supplemental response. On July 24, 2025, Creditor filed a supplemental reply.

The Court notes that the supplemental brief filed by Creditor contains four attachments, yet there is no declaration in support or authentication of the exhibits. As such, Creditor has not submitted any admissible evidence in support of the

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CONT... **Bryan Crisostomo**
supplemental brief.

Chapter 13

DISCUSSION

Equitable estoppel is recognized by California courts as a valid basis for disallowance of a claim of exemption. *See In re Guevarra*, 2021 WL 1179619 at *5 (B.A.P. 9th Cir. 2021). A valid claim for equitable estoppel requires:

- (a) a representation or concealment of material facts;
- (b) made with knowledge, actual or virtual, of the facts;
- (c) to a party ignorant, actually and permissibly, of the truth;
- (d) with the intention, actual or virtual, that the ignorant party act on it; and
- (e) that party was induced to act on it.

Simmons v. Ghaderi, 44 Cal.4th 570, 584 (Cal. 2008).

For the sake of analysis, the Court will set aside the fact that Creditor's supplemental brief does not contain any admissible evidence.

While Creditor has offered a variety of irrelevant misrepresentations in support of the first two elements, the Court notes that the relevant misrepresentation appears to come from the settlement agreement provision that states: "No PARTY shall occupy the HOUSE any time after September 30, 2024." [Dkt. No. 42, pg. 16].

If it is the case that Debtor --- at the time that the settlement provision was executed --- intended to continue living at the Property after September 30, 2024, then Creditor would appear to have a strong case in support of the application of equitable estoppel.

Aside from the lack of authentication of the settlement agreement, the Court notes that the parties have submitted limited evidence into the record in this proceeding. Specifically, Creditor has provided the Court with very minimal evidence in support of the objection --- despite it being Creditor's burden of proof.

Resolution of the ultimate issues appears rather straightforward:

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CONT...

Bryan Crisostomo

Chapter 13

- (a) If Debtor intended to live at the Property indefinitely as of the execution of the settlement agreement, then equitable estoppel likely applies to bar the exemption;
- (b) If Debtor did not intend to live at the Property indefinitely as of the petition date, then Debtor is ineligible to claim a homestead exemption;
- (c) If Debtor did not intend to live at the Property indefinitely as of July 11, 2024, but changed his intention between July 11, 2024, and March 6, 2025, then the exemption would appear to be properly claimed.

Given the minimal evidence submitted with respect to this proceeding, the Court can either CONTINUE the hearing for the submission of written evidence --- and later schedule an evidentiary hearing if necessary --- or simply CONTINUE the hearing for an evidentiary hearing.

APPEARANCES REQUIRED.

Party Information

Debtor(s):

Bryan Crisostomo

Represented By
Joseph L Pittera

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

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11:00 AM

8:25-11338 Nathan Elson

Chapter 13

#12.00 CONT. Confirmation Of Chapter 13 Plan

EH__

From: 7-31-25, 9-11-25, 10-9-25

Docket 37

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Nathan Elson

Represented By
Stephen L Burton

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
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8:25-11644 Atanacio Stephen Serraon Santiago

Chapter 13

#13.00 CONT. Confirmation Of Chapter 13 Plan

EH__

From: 8-28-25, 9-25-25

[Tele. appr. Jennifer Wong, rep. Creditor Capital One Auto Finance]

Docket 35

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Atanacio Stephen Serraon Santiago	Pro Se
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Trustee(s):

Amrane (SA) Cohen (TR)	Pro Se
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11:00 AM

8:25-11795 Partrick Owen McCormick

Chapter 13

#14.00 CONT. Confirmation Of Chapter 13 Plan

EH__

From: 9-11-25

[Tele. appr. Shannon Doyle, rep. Creditor Cenlar]

Docket 23

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Partrick Owen McCormick

Represented By
Christopher J. Langley

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

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11:00 AM

8:25-11909 James G Andritch, II

Chapter 13

#15.00 CONT. Confirmation Of Chapter 13 Plan

EH__

From: 9-11-25

Docket 12

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

James G Andritch II

Represented By
Bruce A Boice

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
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11:00 AM

8:25-11915 Octavio Camacho

Chapter 13

#16.00 CONT. Confirmation Of Chapter 13 Plan

EH__

From: 9-11-25, 10-9-25

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

Docket 25

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
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11:00 AM

8:25-12112 Dhennis Malabanan Tolentino

Chapter 13

#17.00 CONT. Confirmation Of Chapter 13 Plan

EH__

From: 9-25-25

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

Docket 21

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Dhennis Malabanan Tolentino

Represented By
Julie J Villalobos

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
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11:00 AM

8:25-12124 Gustavo Cortez Rubio and Marina Hernandez Cortez

Chapter 13

#18.00 CONT. Confirmation of Chapter 13 Plan

EH__

From: 10-9-25

Docket 2

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Gustavo Cortez Rubio

Represented By
Andy Nguyen

Joint Debtor(s):

Marina Hernandez Cortez

Represented By
Andy Nguyen

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
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11:00 AM

8:25-12127 Doris Antes Lim

Chapter 13

#19.00 CONT. Confirmation of Chapter 13 Plan

EH__

From: 10-9-25

Docket 2

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Doris Antes Lim

Represented By
Paul Y Lee

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

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11:00 AM

8:25-12138 Crystal Ann Arguelles and Gregory Paul Arguelles

Chapter 13

#20.00 CONT. Confirmation of Chapter 13 Plan

EH__

From: 10-9-25

[Tele. appr. David Farrell, rep. Debtor]

Docket 34

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Crystal Ann Arguelles

Represented By
David P Farrell

Joint Debtor(s):

Gregory Paul Arguelles

Represented By
David P Farrell

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
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11:00 AM

8:25-12154 Christine Killian Jenkins and Jon Cory Jenkins

Chapter 13

#21.00 CONT. Confirmation of Chapter 13 Plan

EH__

From: 10-9-25

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

Docket 24

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Christine Killian Jenkins

Represented By
Julie J Villalobos

Joint Debtor(s):

Jon Cory Jenkins

Represented By
Julie J Villalobos

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
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11:00 AM

8:25-12177 Celia Verenis Rios

Chapter 13

#22.00 CONT. Confirmation of Chapter 13 Plan

EH__

From: 10-9-25

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

Docket 2

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Celia Verenis Rios

Represented By
Andrew Moher

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
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11:00 AM

8:25-12225 Robert Matthew Hughes

Chapter 13

#23.00 CONT. Confirmation of Chapter 13 Plan

EH__

From: 10-9-25

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

[Tele. appr. Russ Stong, rep. Creditor US Bank]

Docket 25

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Robert Matthew Hughes

Represented By
Norma Duenas

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

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11:00 AM

8:25-12240 Andrew John Kelley

Chapter 13

#24.00 CONT. Confirmation of Chapter 13 Plan

EH__

From: 10-9-25

Docket 12

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Andrew John Kelley

Represented By
Christopher J. Langley

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
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11:00 AM

8:25-12264 Jonathan Ross Mac Iver and Ashley Rae Moreno

Chapter 13

#25.00 CONT. Confirmation of Chapter 13 Plan

EH__

From: 10-9-25

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

Docket 2

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Jonathan Ross Mac Iver

Represented By
Barry E Borowitz

Joint Debtor(s):

Ashley Rae Moreno

Represented By
Barry E Borowitz

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
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8:25-12442 Steven Kent Hume

Chapter 13

#26.00 Confirmation Of Chapter 13 Plan

EH__

Docket 20

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Steven Kent Hume

Represented By
Paul Y Lee

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

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8:25-12444 Steven R Ajster and Sara B Ajster

Chapter 13

#27.00 Confirmation of Chapter 13 Plan

EH__

[Tele. appr. Andy Warshaw, rep. Debtor]

Docket 2

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Steven R Ajster

Represented By
Andy C Warshaw

Joint Debtor(s):

Sara B Ajster

Represented By
Andy C Warshaw

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
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11:00 AM

8:25-12450 Marco Antonio Fletes

Chapter 13

#28.00 Confirmation Of Chapter 13 Plan

EH__

Docket 2

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Marco Antonio Fletes

Represented By
Ethan Kiwhan Chin

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
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11:00 AM

8:25-12463 Jose Antonio Trujillo

Chapter 13

#29.00 Confirmation of Chapter 13 Plan

EH__

Docket 1

***** VACATED *** REASON: CASE DISMISSED ON 9/22/25**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Jose Antonio Trujillo

Pro Se

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

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11:00 AM

8:25-12467 Christopher Lincoln Perry

Chapter 13

#30.00 Confirmation of Chapter 13 Plan

EH__

Docket 1

***** VACATED *** REASON: CASE DISMISSED ON 9/22/25**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Christopher Lincoln Perry

Represented By

Joseph Arthur Roberts

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

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11:00 AM

8:25-12468 Stephen Ray McClain

Chapter 13

#31.00 Confirmation of Chapter 13 Plan

EH__

[Tele. appr. Thomas Ure, rep. Debtor]

[Tele. appr. Brian Paino, rep. Creditor WBL SPO I, LLC]

Docket 14

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Stephen Ray McClain

Represented By
Thomas B Ure

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
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11:00 AM

8:25-12469 Jose Luis Rodriguez

Chapter 13

#32.00 Confirmation Of Chapter 13 Plan

EH__

Docket 12

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Jose Luis Rodriguez

Represented By
Paul Y Lee

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

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11:00 AM

8:25-12476 Thomas Olson

Chapter 13

#33.00 Confirmation of Chapter 13 Plan

EH__

Docket 13

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Thomas Olson

Pro Se

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

**United States Bankruptcy Court
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11:00 AM

8:25-12481 Johnny Tran

Chapter 13

#34.00 Confirmation of Chapter 13 Plan

EH__

[Tele. appr. Jennifer Wong, rep. Creditor Ally Capital]

Docket 22

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Johnny Tran

Represented By
Rhonda Walker

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

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8:25-12499 Gary Lee Colfack, Jr.

Chapter 13

#35.00 Confirmation Of Chapter 13 Plan

EH__

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

Docket 2

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Gary Lee Colfack Jr.

Represented By
Julie J Villalobos

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

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11:00 AM

8:25-12519 Alexander George Schulga

Chapter 13

#36.00 Confirmation Of Chapter 13 Plan

EH__

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

[Tele. appr. Maria L. Garcia, rep. Creditor Public Storage]

**[Tele. appr. Kiara Robles Chavez, rep. Creditor Smart Stop Self Storage
Reit, Inc.]**

Docket 2

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Alexander George Schulga

Represented By
Kevin Tang

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

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Mark Houle, Presiding
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Thursday, November 6, 2025

Hearing Room

6C

11:00 AM

8:25-12537 Hoa Vu

Chapter 13

#37.00 Confirmation of Chapter 13 Plan

EH__

Docket 1

***** VACATED *** REASON: CASE DISMISSED 9/29/25**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Hoa Vu

Represented By
Alex L Benedict

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, November 6, 2025

Hearing Room

6C

11:00 AM

8:25-12538 Gabriel Mora

Chapter 13

#38.00 Confirmation of Chapter 13 Plan

EH__

Docket 2

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Gabriel Mora

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, November 6, 2025

Hearing Room

6C

11:00 AM

8:25-12545 Matthew Geiger

Chapter 13

#39.00 Confirmation Of Chapter 13 Plan

EH__

Docket 2

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Matthew Geiger

Represented By
Amanda G. Billyard

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, November 6, 2025

Hearing Room

6C

11:00 AM

8:25-12547 William Eddleman

Chapter 13

#40.00 Confirmation Of Chapter 13 Plan

EH__

[Tele. appr. Gary Polston, rep. Debtor]

Docket 18

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

William Eddleman

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, November 6, 2025

Hearing Room

6C

11:00 AM

8:25-12561 Nicole Michele Caparas Chaco

Chapter 13

#41.00 Confirmation Of Chapter 13 Plan

EH__

[Tele. appr. Alisa Admiral Garcia, rep. Debtor]

Docket 2

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Nicole Michele Caparas Chaco

Represented By

Alisa Admiral Garcia

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

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

Thursday, November 6, 2025

Hearing Room 6C

11:00 AM

8:25-12581 Mike Tuan Do and Duyen Thi Ngoc Nguyen

Chapter 13

#42.00 Confirmation Of Chapter 13 Plan

EH__

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

Docket 2

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Mike Tuan Do

Represented By
Rex Tran

Joint Debtor(s):

Duyen Thi Ngoc Nguyen

Represented By
Rex Tran

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se

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

Thursday, November 6, 2025

Hearing Room

6C

1:30 PM

8:20-12598 Kurt Sofka

Chapter 13

#43.00 Notice of motion and motion for relief from the automatic stay with supporting declarations REAL PROPERTY RE: 421 East Trenton Avenue, Orange, CA 92867

MOVANT: WILMINGTON SAVINGS FUND SOCIETY, FSB

EH__

[Tele. appr. Laleh Ensafi, rep. Debtor]

Docket 51

Tentative Ruling:

11/6/2025

Service: Proper

Opposition: None

Having reviewed the motion, service being proper, no opposition having been filed, which the Court deems consent to the relief requested pursuant to § 362(g)(2), and good cause appearing, the Court is inclined to:

- GRANT relief from stay pursuant to § 362(d)(1);
- GRANT relief from § 1301(a) co-debtor stay;
- GRANT waiver of Rule 4001(a)(3) stay;
- GRANT requests under ¶¶ 2 and 3;
- DENY alternative request under ¶ 13 as moot.

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

Debtor(s):

Kurt Sofka

Represented By
Laleh Ensafi

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

Thursday, November 6, 2025

Hearing Room

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1:30 PM

CONT...

Kurt Sofka

Joseph C Delmotte

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, November 6, 2025

Hearing Room

6C

1:30 PM

8:24-12575 Judie Kay Brust

Chapter 13

#44.00 Notice of motion and motion for relief from the automatic stay with supporting declarations REAL PROPERTY RE: 12791 Sylvan St., Garden Grove, CA 92845

MOVANT: MORTGAGE ASSETS MANAGEMENT, LLC

EH__

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

Docket 36

Tentative Ruling:

11/6/2025

Service: Proper

Opposition: None

Having reviewed the motion, service being proper, no opposition having been filed, which the Court deems consent to the relief requested pursuant to § 362(g)(2), and good cause appearing, the Court is inclined to:

- GRANT relief from stay pursuant to § 362(d)(1);
- GRANT relief from § 1301(a) co-debtor stay;
- GRANT waiver of Rule 4001(a)(3) stay;
- GRANT requests under ¶¶ 2 and 3;
- DENY alternative request under ¶ 13 as moot.

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

Debtor(s):

Judie Kay Brust

Represented By
Michael Smith

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

Thursday, November 6, 2025

Hearing Room

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1:30 PM

CONT... Judie Kay Brust

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, November 6, 2025

Hearing Room

6C

1:30 PM

8:25-12721 Michael G Beason

Chapter 13

#45.00 Notice of motion and motion for relief from the automatic stay with supporting declarations REAL PROPERTY RE: 37 Black Hawk, Irvine, CA 92603

MOVANT: NEWREZ LLC DBA SHELLPOINT MORTGAGE SERVICING

EH__

[Tele. appr. Jacqueline Serrao, rep. Movant]

Docket 10

Tentative Ruling:

11/6/2025

Service: Proper
Opposition: None

Having reviewed the motion, service being proper, no opposition having been filed, which the Court deems consent to the relief requested pursuant to § 362(g)(2), the Court notes that the underlying bankruptcy case was dismissed on October 15, 2025. As such, the automatic stay in this terminated pursuant to 11 U.S.C. § 362(c)(1)-(2). Therefore, the Court DENIES the requests for relief from stay that are not *in rem* requests as MOOT, and the Court will

-GRANT relief from stay pursuant to § 362(d)(4) based on multiple filings affecting the property that were party of a scheme to delay, hinder, or defraud creditors;
-GRANT relief from § 1301(a) co-debtor stay; and
-GRANT waiver of Rule 4001(a)(3) stay.

APPEARANCES REQUIRED.

Party Information

Debtor(s):

Michael G Beason

Pro Se

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

Thursday, November 6, 2025

Hearing Room

6C

1:30 PM

CONT... Michael G Beason

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, November 6, 2025

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6C

1:30 PM

8:25-12955 Jayme W. Everett

Chapter 13

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

EH__

Docket 8

Tentative Ruling:

11/6/2025

Service: Proper

Opposition: None

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."

The Court has reviewed the motion, and, as to the merits, finds that Debtor has provided sufficient evidence to demonstrate that this case was filed in good faith. Specifically, the Court notes that Debtor has provided evidence suggesting that the dismissal of the prior case occurred because of an anomalous event unlikely to reoccur in the instant case.

On that basis, the Court is inclined to GRANT the motion, and CONTINUE the automatic stay as to all creditors.

APPEARANCES REQUIRED.

Party Information

Debtor(s):

Jayme W. Everett

Represented By
Michael Smith

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

Thursday, November 6, 2025

Hearing Room

6C

1:30 PM

CONT... Jayme W. Everett

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, November 6, 2025

Hearing Room 6C

1:30 PM

8:25-12874 Sidhartha Misra

Chapter 13

#45.20 Notice of Motion and Motion in Individual Case for Order Imposing a Stay or Continuing the Automatic Stay as the Court Deems Appropriate 24662 Toledo Lane Lake Forest, CA 92630

EH__

[Tele. appr. Diane Weifenbach, rep. Creditor U.S. Bank, NA]

[Tele. appr. Anerio Altman, rep. Debtor]

Docket 12

Tentative Ruling:

11/6/2025

Service: Proper

Opposition: None

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 failure to "file or amend the petition or other documents as required by this title or the court without substantial excuse (but mere inadvertence or negligence shall not be a substantial excuse unless the dismissal was caused by the negligence of the debtor's attorney)." Here, the prior case having been dismissed due to the negligence of Debtor's attorney, it would appear that there is no presumption that the instant case was filed in bad faith, resulting in Debtor merely having to demonstrate good faith by a preponderance of the evidence.

U.S. Bank ("Creditor") has filed an objection to the instant motion. Creditor asserts that Debtor's non-filing spouse had two prior bankruptcy cases summarily dismissed between April and August 2025.

**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
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Thursday, November 6, 2025

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CONT...

Sidhartha Misra

Chapter 13

The Court --- having reviewed the objection --- notes that it is not supported by any admissible evidence or a request for judicial notice and primarily consists of conjecture. Because the presumption of bad faith does not apply in this case, the "clear and convincing evidence" standard is also inapplicable. Therefore, while Debtor has not provided much evidence in support of the request, the Court finds he still has met the "preponderance" of the evidence standard. Creditor is, of course, free to bring a motion for relief from the automatic stay.

The Court is inclined to GRANT the motion and CONTINUE the automatic stay as to the three named secured creditors.

APPEARANCES REQUIRED.

Party Information

Debtor(s):

Sidhartha Misra

Represented By
Anerio V Altman

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, November 6, 2025

Hearing Room

6C

1:30 PM

8:25-12703 America Maria Hernandez

Chapter 13

#45.30 CONT. Notice of Motion and Motion in Individual Case for Order Imposing a Stay or Continuing the Automatic Stay as the Court Deems Appropriate 1460 Pamela Lane, La Habra, CA 90631

EH__

From: 10-23-25

[Tele. appr. Jennifer Wong, rep. Creditor U.S. Bank National Association]

Docket 12

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

America Maria Hernandez

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
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Thursday, November 6, 2025

Hearing Room

6C

1:30 PM

8:25-12478 Judith Leyva

Chapter 7

Adv#: 8:25-01310 Li v. Leyva et al

#45.40 Motion for Order Authorizing Alternative Service of Process

EH__

Docket 4

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Judith Leyva	Pro Se
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Defendant(s):

Judith Leyva	Pro Se
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Benjamin Arce	Pro Se
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Joint Debtor(s):

Benjamin Arce	Pro Se
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Plaintiff(s):

Jeff Li	Pro Se
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Trustee(s):

Thomas H Casey (TR)	Pro Se
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**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Thursday, November 6, 2025

Hearing Room

6C

1:30 PM

8:25-11919 Alfred McZeal

Chapter 13

Adv#: 8:25-01268 Kilburn v. Pattenson et al

#46.00 Status Conference re Notice of Removal: Paige Killburn vs Del Pattenson & Dottiee Pattenson, Superior Court of CA, County of Orange, Case No: 30-2023-01360427-CL-UD-CJC

EH__

Docket 1

***** VACATED *** REASON: CONTINUED TO DECEMBER 17, 2025
AT 2:00 PM**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Alfred McZeal	Pro Se
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Defendant(s):

Del Pattenson	Pro Se
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Dottie Pattenson	Pro Se
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Plaintiff(s):

Paige Kilburn	Pro Se
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Trustee(s):

Amrane (SA) Cohen (TR)	Pro Se
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**United States Bankruptcy Court
Central District of California
Santa Ana
Mark Houle, Presiding
Courtroom 6C Calendar**

Thursday, November 6, 2025

Hearing Room

6C

1:30 PM

8:25-11919 Alfred McZeal

Chapter 13

Adv#: 8:25-01266 Mczeal, Jr v. Ress Financial Corporation et al

#47.00 Status Conference re Complaint by Plaintiff: Alfred Mczeal Jr against Defendants: Ress Financial Corporation , Neighbor to Neighbor Homes, LLC , Beulah Margaret Banks , Michael D Crutchfield , Christopher Morris Jones , CMG Mortgage, Inc. , USA National Title Company, Inc. , Carla Clenney-Martinez . Nature of Suit: (11 (Recovery of money/property - 542 turnover of property)) ,(71 (Injunctive relief - reinstatement of stay)) ,(91 (Declaratory judgment))

EH__

Docket 1

***** VACATED *** REASON: CONTINUED TO DECEMBER 3, 2025 AT
2:00 PM - ALIAS SUMMONS ISSUED**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Alfred McZeal	Pro Se
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Defendant(s):

Ress Financial Corporation	Pro Se
Neighbor to Neighbor Homes, LLC	Pro Se
Beulah Margaret Banks	Pro Se
Michael D Crutchfield	Pro Se
Christopher Morris Jones	Pro Se
CMG Mortgage, Inc.	Pro Se
USA National Title Company, Inc.	Pro Se
Carla Clenney-Martinez	Pro Se

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

Thursday, November 6, 2025

Hearing Room

6C

1:30 PM

CONT... Alfred McZeal

Chapter 13

Plaintiff(s):

Alfred Mczeal Jr

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, November 6, 2025

Hearing Room

6C

2:00 PM

8:23-10180 James Alvin Grove

Chapter 13

#48.00 CONT. Second Application for Compensation and Reimbursement of Costs of the Law Offices of Michael G. Spector, Attorneys for the Debtor

EH__

From: 10-9-25

Docket 119

***** VACATED *** REASON: CONTINUED TO DECEMBER 18, 2025
AT 2:00 PM**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

James Alvin Grove

Represented By
Michael G Spector

Trustee(s):

Amrane (SA) Cohen (TR)

Pro Se