

**United States Bankruptcy Court
Central District of California
Los Angeles
Neil Bason, Presiding
Courtroom 1545 Calendar**

Thursday, March 12, 2026

Hearing Room 1545

8:00 AM
2:00-00000

Chapter

- #0.00** Hearings in Judge Bason's courtroom (1545) are simultaneously:
- (1) in person in the courtroom, unless the Court has been closed (check the Court's website for public notices),
 - (2) via ZoomGov video, and
 - (3) via ZoomGov telephone.

You are free to choose any of these options, except that evidentiary hearings/trials must be in person in the courtroom (unless otherwise ordered). You do not need to call Chambers for advance approval or notice. ZoomGov appearances are free.

ZoomGov Instructions for all matters on today's calendar:

Meeting ID: 161 846 5853

Password: 146456

Meeting URL: <https://cacb.zoomgov.com/j/1618465853>

Telephone: +1 669-254-5252 or +1 646-828-7666 or 833-568-8864 (Toll Free)

NOTE: For purposes of the deadline to notify opposing counsel/parties of an intent to contest tentative rulings (1/2 the time between the time of posting and the hearing time), all Tentative Rulings except for Calendar No. 1 on the 11:00 a.m. calendar (In re Johnson) were first posted shortly before: 10:17 a.m. on 3/10/26.

The *Johnson* tentative ruling was posted at the time noted on the automatic time stamp below.

Please connect at least 5 minutes before the start of your hearing, and wait with your microphone muted until your matter is called.

Chapter 13: Persons needing to contact the Chapter 13 Trustee's attorney, either prior to the hearing or during a recess, can call Kaleen Murphy, Esq. at (213) 996-4433.

Members of the public, including the press, are always welcome in person (except in rare instances when the courtroom is sealed) and they may also listen via telephone to non-evidentiary hearings, but must not view any hearings via

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video (per mandate of the AO).

Any audio or video recording is strictly prohibited. Official recordings are available for a small fee through the Clerk's Office.

Zoomgov hearing etiquette: (a) wait until the judge calls on you, so everyone is not talking at once; (b) when you first speak, state your name and, if you are an attorney, whom you represent (do not make your argument until asked to do so); (c) when you make your argument, please pause from time to time so that, for example, the judge can ask a question or anyone else can make an objection; (d) if the judge does not see that you want to speak, or forgets to call on you, please say so when other parties have finished speaking (do not send a "chat" message, which the judge might not see); and (e) please let the judge know if he mispronounces your name, uses the wrong pronoun, etc.

Docket 0

Tentative Ruling:

- NONE LISTED -

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Thursday, March 12, 2026

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8:30 AM

2:23-10834 Adrian Valenzuela

Chapter 13

#1.00 Hrg re: Motion to modify plan or suspend plan payments

Docket 74

Tentative Ruling:

Appearances required, absent either (1) an agreement with the Chapter 13 Trustee's office to further continue this matter or (2) withdrawal of the motion. There is no tentative ruling, but the parties should be prepared to address the issues raised by the Chapter 13 Trustee (dkt. 76).

If you are making an appearance, you may do so (1) in person in the courtroom, unless the Court has been closed (check the Court's website for public notices), (2) via ZoomGov video, or (3) via ZoomGov telephone. For ZoomGov instructions for all matters on calendar, please see page 1 of the posted tentative rulings.

Party Information

Debtor(s):

Adrian Valenzuela

Represented By
Devin Sawdayi

Movant(s):

Adrian Valenzuela

Represented By
Devin Sawdayi

Trustee(s):

Kathy A Dockery (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Los Angeles
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Hearing Room 1545

8:30 AM

2:24-17538 Henry Allen Pollard, Jr.

Chapter 13

#2.00 Hrg re: Trustee's Motion for order dismissing Chapter 13 proceeding due to delinquent plan payments (11 U.S.C. 1307 (c))

Docket 74

Tentative Ruling:

Appearances required.

There is no tentative ruling but the parties are directed to address whether Debtor is current on all Plan payments and/or whether the Trustee will agree to a continuance to give Debtor time to come current.

If you are making an appearance, you may do so (1) in person in the courtroom, unless the Court has been closed (check the Court's website for public notices), (2) via ZoomGov video, or (3) via ZoomGov telephone. For ZoomGov instructions for all matters on calendar, please see page 1 of the posted Tentative Rulings.

Party Information

Debtor(s):

Henry Allen Pollard Jr.

Represented By
Matthew D. Resnik

Movant(s):

Kathy A Dockery (TR)

Pro Se

Trustee(s):

Kathy A Dockery (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
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Thursday, March 12, 2026

Hearing Room 1545

8:30 AM

2:24-20180 Rodolfo Sanchez Gonzalez

Chapter 13

#3.00 Hrg re: Motion to modify plan or suspend plan payments

Docket 40

Tentative Ruling:

Appearances required, absent either (1) an agreement with the Chapter 13 Trustee's office to further continue this matter or (2) withdrawal of the motion. There is no tentative ruling, but the parties should be prepared to address the issues raised by the Chapter 13 Trustee (dkt. 44).

If you are making an appearance, you may do so (1) in person in the courtroom, unless the Court has been closed (check the Court's website for public notices), (2) via ZoomGov video, or (3) via ZoomGov telephone. For ZoomGov instructions for all matters on calendar, please see page 1 of the posted tentative rulings.

Party Information

Debtor(s):

Rodolfo Sanchez Gonzalez

Represented By
Gregory M Shanfeld

Movant(s):

Rodolfo Sanchez Gonzalez

Represented By
Gregory M Shanfeld

Trustee(s):

Kathy A Dockery (TR)

Pro Se

**United States Bankruptcy Court
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8:30 AM

2:25-15777 Ulysses S. Taylor, IV and Doina O. Cioaca Taylor

Chapter 13

#4.00 Hrg re: Objection to Claim Number 27 (27-1) by Claimant IRS

Docket 50

***** VACATED *** REASON: Continued by stipulation (dkt. 57) and order thereon (dkt.58)**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Ulysses S. Taylor IV

Represented By

R Grace Rodriguez - SUSPENDED BK -
Michael D Kwasigroch

Joint Debtor(s):

Doina O. Cioaca Taylor

Represented By

R Grace Rodriguez - SUSPENDED BK -
Michael D Kwasigroch

Movant(s):

Doina O. Cioaca Taylor

Represented By

R Grace Rodriguez - SUSPENDED BK -
Michael D Kwasigroch

Trustee(s):

Kathy A Dockery (TR)

Pro Se

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8:30 AM

2:25-18961 Mary Jean D Tandoc

Chapter 13

#5.00 Hrg re: Objection to Claim #13 by Claimant Real Time Resolutions, Inc. as Agent for CVI Loan Trust I

Docket 27

Tentative Ruling:

Continue to 4/9/26 at 8:30 a.m. to address the following issues. Appearances are not required on 3/12/26. (If you wish to contest the tentative ruling, see the Posted Procedures of Judge Bason, available at www.cacb.uscourts.gov, then search for "tentative rulings.")

If you are making an appearance, you may do so (1) in person in the courtroom, unless the Court has been closed (check the Court's website for public notices), (2) via ZoomGov video, or (3) via ZoomGov telephone. For ZoomGov instructions for all matters on calendar, please see page 1 of the posted tentative rulings.

Reason(s) for continuance - Lack of cost/benefit analysis. The posted Procedures of Judge Bason (available at www.cacb.uscourts.gov) provide:

§ 502: claim objections & cost/benefit analysis. When objecting to claims, be sure to include an analysis of why the costs of preparing and litigating the claim objection (administrative expenses) do not exceed the anticipated benefits (reductions in claims). For example, if the claim at issue is a dischargeable nonpriority claim, and the anticipated dividend is not 100%, then (a) the attorney fees incurred in prosecuting an objection probably will exceed the benefit to the bankruptcy estate/creditors, (b) Debtor typically is harmed by replacing a (dischargeable) general unsecured claim with an administrative expense, and (c) only the lawyer benefits (at the expense of both creditors and Debtor). See *In re Barba* (Case No. 2:21-bk-18466-NB), dkt. 50.

No later than 7 days after the date of this hearing the movant must file either:

(1) a supplemental declaration explaining why the attorney fees for this objection are justified (including supporting evidence, such as a copy of the

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Chapter 13

plan showing the projected dividend to the claimant, and a calculation comparing that projected dividend against the attorney fees related to this claim objection), or

(2) a withdrawal of the claim objection.

No fees on this matter, absent specific authorization. Counsel is directed not to charge any fees on this matter (including all past, present and future work related to this claim objection), and to return any fees received on this matter, unless and until this Court expressly finds: "Counsel has provided a cost/benefit analysis that is sufficient for purposes of the Posted Procedures of Judge Bason regarding claim objections." It is counsel's responsibility to include the quoted phrase, if warranted, in the proposed order on this claim objection.

This Court does not have the capacity to monitor all fee applications to assure compliance with the foregoing limitation on fees. But if counsel is found to have disregarded this limitation then this Court may impose sanctions.

Party Information

Debtor(s):

Mary Jean D Tandoc

Represented By
H. Jasmine Papian

Trustee(s):

Kathy A Dockery (TR)

Pro Se

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2:25-11744 Milton Leonel Sznaider

Chapter 13

#6.00 Hrg re: Debtor's Motion to Convert Case from Chapter 13 to Chapter 11

Docket 88

Tentative Ruling:

Grant. Appearances are not required. (If you wish to contest the tentative ruling, see the Posted Procedures of Judge Bason, available at www.cacb.uscourts.gov, then search for "tentative rulings.")

Proposed order(s): Unless otherwise ordered, Debtor is directed to lodge proposed order(s) on the matter(s) addressed here via LOU within 7 days after the hearing date (per LBR 9021-1(b)(1)(B)).

If you are making an appearance, you may do so (1) in person in the courtroom, unless the Court has been closed (check the Court's website for public notices), (2) via ZoomGov video, or (3) via ZoomGov telephone. For ZoomGov instructions for all matters on calendar, please see page 1 of the posted Tentative Rulings.

Key documents reviewed (in addition to motion papers): N/A (no opposition on file as of the preparation of this tentative ruling)

Party Information

Debtor(s):

Milton Leonel Sznaider

Represented By

Matthew D. Resnik

Roksana D. Moradi-Brovia

Movant(s):

Milton Leonel Sznaider

Represented By

Matthew D. Resnik

Matthew D. Resnik

Roksana D. Moradi-Brovia

Roksana D. Moradi-Brovia

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Trustee(s):

Kathy A Dockery (TR)

Pro Se

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2:25-11744 Milton Leonel Sznaider

Chapter 13

#7.00 Cont'd Hrg re: Objection to Proof of Claim Number 11 Filed by Blas Garcia
fr. 01/15/26, 2/12/26

Docket 69

Tentative Ruling:

Tentative Ruling for 3/12/26:

Continue to 6/11/26 at 8:30 a.m. to allow time for the parties to participate in mediation which, if successful, would moot this claim objection. Appearances are not required on 3/12/26. (If you wish to contest the tentative ruling, see the Posted Procedures of Judge Bason, available at www.cacb.uscourts.gov, then search for "tentative rulings.")

If you are making an appearance, you may do so (1) in person in the courtroom, unless the Court has been closed (check the Court's website for public notices), (2) via ZoomGov video, or (3) via ZoomGov telephone. For ZoomGov instructions for all matters on calendar, please see page 1 of the posted Tentative Rulings.

Tentative Ruling for 2/12/26:

Appearances required. The tentative ruling is that (1) Debtor has presented sufficient evidence to overcome the *prima facie* validity of the claim, (2) Claimant has responded with sufficient evidence to require further proceedings to address the disputed, unliquidated and/or contingent nature of the claim, and (3) the parties are directed to address whether this Bankruptcy Court should or must abstain or otherwise defer to the pending State Court litigation or if, instead, the past and future delay of those proceedings, and the likely cost/benefit analysis for both Debtor and Claimant, favor (a) mandatory mediation and/or (b) a binding claim estimation process under 11 U.S.C. 502(c) - *i.e.*, the dollar amount of any allowed claim would be binding for all purposes in this case - using expedited and streamlined procedures (*e.g.*, brief discovery; direct testimony by declaration; a limited number and bulk of exhibits; a 1/2 day trial at which cross-examination, redirect, and brief closing arguments will be permitted; and/or any similar procedures, or even a decision by this Bankruptcy Court on the parties' supplemental declarations

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alone, without any live testimony, if the parties were to agree to such a procedure).

In addition to the foregoing, the tentative ruling is to continue this matter to 3/12/26 at 8:30 a.m. The tentative ruling is to direct the parties meanwhile to meet and confer about (a) mediation and (b) appropriate procedures under section 502(c), and then lodge proposed order(s) on one or both of those things (depending on what is determined at this hearing and/or what the parties agree after meeting and conferring) by a **deadline of 2/28/26**.

If you are making an appearance, you may do so (1) in person in the courtroom, unless the Court has been closed (check the Court's website for public notices), (2) via ZoomGov video, or (3) via ZoomGov telephone. For ZoomGov instructions for all matters on calendar, please see page 1 of the posted Tentative Rulings.

Key documents reviewed (in addition to motion papers): Late-filed opposition of Blas Garcia ("Claimant") (dkt. 80), Supplemental Chami declaration (dkt. 83), Debtor's reply (dkt. 85)

(1) Background

(a) Proof of Claim 11-1

On 5/28/25 creditor Blas Garcia ("Claimant") filed Proof of Claim 11-1 (the "Claim") asserting \$561,000.00 unsecured claim for damages resulting from Debtor's alleged violation of California Labor Code which are the subject of a pre-petition lawsuit pending in Los Angeles Superior Court. In support of the Claim, Claimant attached a copy of a second amended complaint ("State Court Complaint") asserting nine causes of action and seeking damages in an amount of no less than \$180,000 (\$85,000 + \$95,000 = \$180,000) plus applicable interest and costs. Claim 11-1, PDF pp. 17:26-18:6.

Debtor's latest proposed chapter 13 Plan (dkt. 78, p. 4) estimates total payments of \$239,173.16 for a 100% distribution to nonpriority unsecured creditors. But that 100% dividend apparently assumes that Claimant's claim is disallowed in full or at least in substantial part.

(b) Debtor's objection to Claim 11

On 12/1/25 Debtor filed an objection (dkt. 69) to Claim 11 seeking an

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order disallowing the claim in full on the grounds that (x) Claim 11 fails to attach any evidentiary documentation to support the validity of the claim and the amount sought, and (y) the claims asserted in the State Court Complaint lack merit because Debtor was not Claimant's employer and had no responsibility to pay Claimant.

On 1/13/26, 12 days after the deadline to oppose the Claim Objection and after this Court has issued a tentative ruling indicating its intent to grant the objection, Claimant filed an opposition. Dkt. 80. Claimant argues that he has evidence establishing Debtor's liability under the doctrine of alter ego and under Labor Code section 558.1 (*id.*, p. 2:17-18) and attaches (x) a copy of an amended operating agreement purporting to identify Debtor as a member of Paseo de Cahuenga, LLC (the owner of Claimant's employer), and (y) a transcript of a deposition of Debtor taken by Claimant's counsel.

This Court was persuaded not to adopt its tentative ruling and continued the original hearing to this date with supplemental briefing deadlines. Claimant timely filed a supplemental declaration of Claimant's counsel (dkt. 83) and Debtor timely filed his reply papers. Dkt. 85.

(2) Burdens of proof

The burdens of proof applicable to a claim objection are set forth in more detail in this Court's prior decision: *In re Orozco*, 2017 WL 3126797 (Bankr. C.D. Cal.) (Case No. 2:13-bk-15745-NB, dkt. 132).

Note that, even if a proof of claim is not entitled to prima facie validity under Rule 3001(f) (Fed. R. Bankr. P.), an objecting party still must state affirmative grounds to object to the claim under 11 U.S.C. 502. But the tentative ruling is that Debtor has done so, and therefore the remainder of this Tentative Ruling focuses on the shifting burdens of proof under Rule 3001(f).

(3) Analysis

(a) Late-filed papers

Although Claimant's excuse for late filed papers is not as robust as possible (dkt. 83), the tentative ruling is that it is sufficient. There is a strong policy in favor of reaching the merits.

(b) An evidentiary hearing/trial is required

The tentative ruling is that Claim 11 is entitled to prima facie validity under Rule 3001(f) because it attaches a copy of the State Court Complaint.

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Debtor argues that the proof of claim fails to attach any evidence establishing the underlying debt or setting forth the specific calculations for how Claimant arrived at the \$561,000 figure asserted in his claim (dkt. 69, p. 5:4-19) but nothing in Rule 3001(c)(3) requires that the claimant attach all evidence in his possession establishing Debtor's liability, or do a precise calculation of the dollar amount of the claim when there is at least general support for the types of dollar amounts asserted. In other words, the tentative ruling is that Debtor has failed to show any noncompliance with Rule 3001, so under Rule 3001(f) Claim 11 is entitled to *primary facie* validity.

But Debtor has also presented evidence (his declaration) (dkt. 69, pp. 7:3-8:3) denying any liability for the causes of action asserted in the State Court Complaint and refuting Claimant's allegations set forth therein so the tentative ruling is that Debtor has presented some grounds on which to disallow Claim 11 which is sufficient to establish that there are genuine factual disputes including as to credibility. Those issues cannot be resolved without an evidentiary hearing/trial.

Alternatively, the burdens of proof can shift back and forth and Claimant has responded with a copy of an amended operating agreement purporting to identify Debtor as a member of Paseo de Cahuenga, LLC (the owner of Claimant's employer) which, if legitimate, is evidence in support of at least some of the causes of action asserted in the State Court Complaint. Debtor argues in reply that the operating agreement is fraudulent (dkt. 85, p. 3:22), but, again, the tentative ruling is that an evidentiary hearing/trial appears necessary to address credibility (and possibly other issues).

(c) Forum

Neither party has addressed whether their disputes should be resolved by the State Court in the pending state court litigation. Mandatory or discretionary abstention might apply, unless those matters are waivable and have been waived or forfeited.

Nevertheless, even if mandatory abstention would otherwise apply, the tentative ruling is that the State Court lacks any jurisdiction or authority to conduct a claims estimation process authorized by section 502(c). Although the parties have not briefed the issue and this Court has not conducted independent research, it appears from the plain words of section 502(c) that the estimation process is an exception to any mandatory abstention, and that section 502(c) estimation might be necessary or appropriate. See 11 U.S.C.

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Chapter 13

502(c) ("There shall be estimated for purpose of allowance under this section—(1) any contingent or unliquidated claim, the fixing or liquidation of which, as the case may be, would unduly delay the administration of the case ...") (emphasis added).

In addition, the tentative ruling is that this Court has wide discretion in determining what claim estimation procedures are most appropriate. That said, the tentative ruling is that live testimony will be required at least for cross-examination and redirect (unless the parties voluntarily consent to a different procedure). See Rule 43(a) (Fed. R. Civ. P., incorporated by Rule 9017, Fed. R. Bankr. P.).

For example, the parties should be prepared to address the following possible procedure. This Court could set a deadline for Claimant to submit supplemental declaration(s) and evidence in support of an estimated claim amount and Debtor would then have an opportunity to respond. This Court would then post a tentative ruling prior to a continued hearing, with an estimated dollar amount for Claim 11 (which could be \$0, or \$561,000.00, or some other dollar amount) based on the written record alone, and the parties could address at that continued hearing whether they wish to have an evidentiary hearing/trial, and the duration (e.g., 1/2 day) and other suggested procedures.

(4) Conclusion

The tentative ruling is to direct the parties to appear to address why this Court should not adopt the procedures set forth in this tentative ruling for estimating Claimant's claim, and/or order mandatory mediation, and meanwhile continue this matter, all for the reasons set forth above.

Tentative Ruling for 1/15/26:

Grant the claim objection and disallow Proof of Claim 11-1 in full based on (x) Debtor's factual denials of involvement/liability, and (y) the lack of any response by the claimant. Appearances are not required. (If you wish to contest the tentative ruling, see the Posted Procedures of Judge Bason, available at www.cacb.uscourts.gov, then search for "tentative rulings.")

Proposed order(s): Unless otherwise ordered, Movant is directed to lodge proposed order(s) on the matter(s) addressed here via LOU within 7 days after the hearing date (per LBR 9021-1(b)(1)(B)).

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If you are making an appearance, you may do so (1) in person in the courtroom, unless the Court has been closed (check the Court's website for public notices), (2) via ZoomGov video, or (3) via ZoomGov telephone. For ZoomGov instructions for all matters on calendar, please see page 1 of the posted Tentative Rulings.

Key documents reviewed (in addition to motion papers): N/A (no opposition on file as of the preparation of this tentative ruling)

Party Information

Debtor(s):

Milton Leonel Sznaider

Represented By

Matthew D. Resnik

Roksana D. Moradi-Brovia

Movant(s):

Milton Leonel Sznaider

Represented By

Matthew D. Resnik

Matthew D. Resnik

Roksana D. Moradi-Brovia

Roksana D. Moradi-Brovia

Trustee(s):

Kathy A Dockery (TR)

Pro Se

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2:25-19902 Sabrina Cupid

Chapter 13

#8.00 Hrg re: Debtor's Motion Objecting to Duplicate
Proof of Claim #2 by Claimant Tracey Lyons-White

Docket 67

Tentative Ruling:

Grant Debtor's objection to proof of claim 2-1 ("Claim 2") filed by Tracey Lyons-White ("Claimant") as duplicative of proof of claim 1-1 ("Claim 1") because, although Claimant asserts (dkt. 128, p. 2:1-2) that Claim 2 has already been withdrawn, it appears that (x) Claimant sent papers purporting to withdraw Claim 2 to the Chapter 13 Trustee, rather than to the Clerk of this Bankruptcy Court (as instructed on the withdrawal form), (y) the Chapter 13 Trustee attempted to effectuate that withdrawal by filing a "Notice of Creditor's Withdrawal of Claim" (dkt. 39, "Withdrawal Notice") but used an incorrect event code (see Error Notice, dkt. 136) and, (z) rather than refile the Withdrawal Notice with the correct event code, the Chapter 13 Trustee elected to withdraw the Withdrawal Notice. Put differently, as of the preparation of this tentative ruling, it appears that Claim 2 has not been officially withdrawn so it is appropriate to grant Debtor's claim objection and disallow Claim 2 as duplicative of Claim 1. Appearances are not required. (If you wish to contest the tentative ruling, see the Posted Procedures of Judge Bason, available at www.cacb.uscourts.gov, then search for "tentative rulings.").

After the hearing this Court will prepare the order.

Note: As a practical matter, it probably makes no difference whether Claim 2 is withdrawn or disallowed as duplicative of Claim 1. Either way, Claim 2 is not a valid claim against Debtor's estate.

If you are making an appearance, you may do so (1) in person in the courtroom, unless the Court has been closed (check the Court's website for public notices), (2) via ZoomGov video, or (3) via ZoomGov telephone. For ZoomGov instructions for all matters on calendar, please see page 1 of the posted Tentative Rulings.

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CONT... Sabrina Cupid

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Key documents reviewed (in addition to motion papers): Claimant's omnibus opposition (dkt. 128), Debtor's omnibus reply (dkt. 133)

Party Information

Debtor(s):

Sabrina Cupid	Pro Se
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Movant(s):

Sabrina Cupid	Pro Se
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Trustee(s):

Kathy A Dockery (TR)	Pro Se
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2:25-19902 Sabrina Cupid

Chapter 13

#9.00 Hrg re: Debtor's Motion to Determine Invalidity,
NonExistence, and NonSurvival of Alleged
Judgment Lien

Docket 69

Tentative Ruling:

Deny this motion without prejudice because the relief Debtor seeks must be sought through an adversary proceeding. See Rule 7001(b) (Fed. R. Bankr. P.). Appearances are not required. (If you wish to contest the tentative ruling, see the Posted Procedures of Judge Bason, available at www.cacb.uscourts.gov, then search for "tentative rulings.")

After the hearing this Court will prepare the order.

If you are making an appearance, you may do so (1) in person in the courtroom, unless the Court has been closed (check the Court's website for public notices), (2) via ZoomGov video, or (3) via ZoomGov telephone. For ZoomGov instructions for all matters on calendar, please see page 1 of the posted Tentative Rulings.

Key documents reviewed (in addition to motion papers): Claimant's omnibus opposition (dkt. 128, 129), Debtor's reply (dkt. 133, 135)

Analysis

Debtor's notice of withdrawal (dkt. 132) is technically ineffective. It was filed after Tracey Lyons-White ("Claimant") filed her opposition papers, and under the applicable rules, after the issues are joined, a moving party requires leave of this Court to withdraw its papers. See Rule 41(a)(1)(A)(i) (Fed. R. Civ. P.) (made applicable to this proceeding by Rules 7041 & 9014, Fed. R. Bankr. P.)). As a practical matter, it probably makes no difference whether the motion is denied or the withdrawal of the motion is effective. Either way, no relief can be granted on the motion.

Party Information

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Debtor(s):

Sabrina Cupid Pro Se

Movant(s):

Sabrina Cupid Pro Se

Trustee(s):

Kathy A Dockery (TR) Pro Se

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2:25-19902 Sabrina Cupid

Chapter 13

#10.00 Hrg re: Objection to Claim Number 1,
Claimant Tracey Lyons-White

Docket 87

Tentative Ruling:

Deny this claim objection for the reasons set forth below. Appearances are not required. (If you wish to contest the tentative ruling, see the Posted Procedures of Judge Bason, available at www.cacb.uscourts.gov, then search for "tentative rulings.")

After the hearing this Court will prepare the order.

If you are making an appearance, you may do so (1) in person in the courtroom, unless the Court has been closed (check the Court's website for public notices), (2) via ZoomGov video, or (3) via ZoomGov telephone. For ZoomGov instructions for all matters on calendar, please see page 1 of the posted Tentative Rulings.

Key documents reviewed (in addition to motion papers): Omnibus opposition of Tracey Lyons-White ("Claimant") (dkt. 128, 129), Debtor's omnibus reply (dkt. 133, 135)

Analysis:

(a) Background

Debtor filed this chapter 13 case on 11/5/25. The deadline for creditors to file proofs of claim was 1/14/26. On 12/2/25, Claimant filed proof of claim 1-1 ("Claim 1") asserting a secured claim of \$108,000.00, plus interest, arising from a Florida judgment and related sister-state judgment entered in California. In support of Claim 1, Claimant attached copies of two abstracts of judgment recorded in the Alameda County Recorder's Office on 4/22/25 and 6/10/25.

Debtor objects to Claim 1 and requests that this Court disregard or deny Claimant's objection to confirmation of Debtor's proposed chapter 13 plan.

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Los Angeles
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Hearing Room 1545

8:30 AM

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Sabrina Cupid

Chapter 13

For the reasons set forth below, the tentative ruling is to deny the Claim Objection (dkt. 87) as follows.

(b) Claim 1 was timely filed

Debtor initially argued in her motion papers that Claim 1 was untimely (dkt. 87, PDF p. 5:2-13). But she later withdrew that argument (dkt. 133, p. 2:2-5) so the tentative ruling is that this cannot be a basis to sustain Debtor's claim objection.

(c) Debtor's objection to Claim 1 as duplicative of Claim 2 will be moot

Debtor argues that Claim 1 should be disallowed as duplicative of Claim 2 (dkt. 87, PDF p. 7:2-6). But, for the reasons stated in the tentative ruling for Calendar No. 8 on today's calendar (3/12/26 at 8:30 a.m.), the tentative ruling is to disallow Claim 2 as duplicative, so any assertion that Claim 1 is duplicative of Claim 2 will be mooted by that ruling.

(d) Debtor has failed to rebut the prima facie validity of the claim

Debtor argues that Claimant has not established that she holds a secured claim against Debtor's real property because (x) Claimant has failed to properly plead the basis for her alleged secured claim and include supporting evidence establishing that Claimant has a judicial lien against property of the estate, (y) Claimant has not filed Form 410A which is required when a claim is asserted by a secured creditor by the debtor's principal residence based on a consensual lien, and (z) an abstract of judgment is a judicial lien and does not transform a judgment creditor into a mortgage holder. Dkt. 87, PDF pp. 5:15-7:12.

The tentative ruling is to overrule all of these arguments because, as Claimant highlights (dkt. 128, p. 2:5-8), under Rule 3001(f) (Fed. R. Bankr. P.), a properly filed claim constitutes prima facie evidence of validity and amount and the burden is on Debtor, as the objecting party, to present evidence of equal or greater value to overcome that presumption. Debtor has failed to satisfy her burden.

Despite Debtor's assertions to the contrary, Claim 1 does not purport to assert a consensual and/or mortgage lien against Debtor's real property, so any arguments premised on the ground that Claimant's lien is consensual are without merit.

As for any dispute regarding the validity of the liens asserted by Claim

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1, such disputes can only be brought via an adversary proceeding. See Rule 7001(b) (Fed. R. Bankr. P.).

Note: Alternatively, supposing for the sake of discussion that the validity of the liens could be challenged in this contested matter (which they cannot), the tentative ruling is that Debtor's arguments on this issue are unpersuasive. This Court takes judicial notice that Debtor's Bankruptcy Schedule A/B (dkt. 94, p. 1) lists an interest in real property located at 51 Elysian Fields Drive, Oakland, CA 94605, Alameda County. California Code of Civil Procedure ("CCP") section 697.310 provides the statutory basis for creating a judgment lien based on a state court judgment for money damages. Under that section, "a judgment lien on real property is created under this section by recording an abstract of a money judgment with the county recorder." CCP 697.310(a). Section 697.340(a) specifies that the lien attaches to all interests in real property in the county where the lien is created (whether owned at the time of recording or acquired later). CCP 697.340(a). The tentative ruling is that when Claimant recorded abstracts of judgment in Alameda County (where Debtor's real property is located) it created a judgment lien against that property. Debtor's motion papers (dkt. 87) do not cite to any legal authority or present any evidence upon which this Court could find that Claimant's abstracts of judgment are void and of no legal effect.

This Court notes that, in connection with a different motion (dkt. 69), Debtor argued that Claimant's lien was expunged by an order entered in Los Angeles Superior Court. Dkt. 69, Ex. B, PDF pp. 34-35. But, that argument and those papers were not included in the instant claim objection and even if they were, Claimant highlights that the State-Court order does not reference either of the abstracts of judgment filed in support of Claim 1. Dkt. 128, pp. 3:20-4:2. Accordingly, the tentative ruling is that these grounds for the claim objection are unpersuasive.

The tentative ruling is that none of this analysis of the lien's validity is binding, however, because as stated above that matter must be raised in an adversary proceeding.

(e) Deny the request to strike and/or overrule Claimant's opposition to

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confirmation of Debtor's proposed chapter 13 plan

Finally, the tentative ruling is to deny Debtor's request (included in her claim objection, dkt. 87) to strike and/or overrule Claimant's opposition (dkt. 59) to Debtor's proposed chapter 13 plan based on alleged lack of service. That matter is not properly before this Court in connection with the claim objection. Alternatively, (x) Debtor has already raised the alleged lack of service in her response to that opposition (dkt. 57, pp. 1:25-3:3) and that issue is more properly addressed at the confirmation hearing, and (y) Debtor has not established how she has been prejudiced by any alleged lack of service since she was able to file a reply shortly after Claimant's opposition was filed.

(f) Conclusion

For the reasons set forth above, the tentative ruling is to deny the claim objection.

Party Information

Debtor(s):

Sabrina Cupid	Pro Se
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Movant(s):

Sabrina Cupid	Pro Se
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Trustee(s):

Kathy A Dockery (TR)	Pro Se
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2:25-19902 Sabrina Cupid

Chapter 13

#11.00 Cont'd Hrg re: Motion to Compel Creditor to Comply with Respa Request for Information (12 C.F.R. Section 1024.36) and Notice of Error (12 C.F.R. Section 1024.35) fr. 01/15/26,2/12/26

Docket 31

Tentative Ruling:

Tentative Ruling for 3/12/26:

Please see the tentative ruling for the Rule 2004 matter (Calendar No. 12, on 3/12/26 at 8:30 a.m.). Appearances required.

If you are making an appearance, you may do so (1) in person in the courtroom, unless the Court has been closed (check the Court's website for public notices), (2) via ZoomGov video, or (3) via ZoomGov telephone. For ZoomGov instructions for all matters on calendar, please see page 1 of the posted Tentative Rulings.

Party Information

Debtor(s):

Sabrina Cupid	Pro Se
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Movant(s):

Sabrina Cupid	Pro Se
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Trustee(s):

Kathy A Dockery (TR)	Pro Se
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**United States Bankruptcy Court
Central District of California
Los Angeles
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2:25-19902 Sabrina Cupid

Chapter 13

#12.00 Cont'd hrg re: Motion for Order Authorizing Rule 2004 Examination and Production of Documents Regarding Note Enforcement, Agency Authority, and Loan Accounting fr. 2/12/26

Docket 83

Tentative Ruling:

Tentative Ruling for 3/12/26:

The tentative ruling is that the declarations filed by Mr. Harris (dkt. 123-125) provide an accounting that is detailed, fully sufficient, and compliant with this Court's orders. See R/S Order (dkt. 111); Order re Rule 2004 Exam. (dkt. 116); Order re RESPA (dkt. 117). The tentative ruling is that Debtor's "Motion to Compel Compliance" with those orders (dkt. 139, 140, "Debtor's Compliance Motion") was not properly noticed for hearing today (although the caption purports to notice it for 3/12/26 at 9:30 a.m.) and in any event, construing it as a response to the accounting provided by Mr. Harris, Debtor's response is unpersuasive. Appearances required.

Based on the foregoing the tentative ruling is to conclude this hearing (*i.e.*, no further continuances) and issue (1) an order denying on a final basis any additional relief on Debtor's Rule 2004 motion (as a supplement to the prior order re Rule 2004 exam, dkt. 116), (2) an order denying on a final basis any additional relief on Debtor's RESPA motion (as a supplement to the prior Order re RESPA, dkt. 117), and (3) an order denying Debtor's Compliance Motion.

Proposed order(s): Unless otherwise ordered, creditor Harris is directed to lodge proposed order(s) on the matter(s) addressed here via LOU within 7 days after the hearing date (per LBR 9021-1(b)(1)(B)) and attach a copy of this tentative ruling, thereby incorporating it as this Court's actual ruling.

Note: This Court is aware of Debtor's declaration (dkt. 137) regarding entry into an agreement for the sale of the subject

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Sabrina Cupid

Chapter 13

property, and her assertion that escrow is expected to close per the normal procedures. This appears to be good news for all parties in interest.

Debtor is reminded that **3/19/26 is her deadline** to file and serve on all creditors and the Chapter 13 Trustee a *motion* for approval of a sale of the subject real property (per this Court's interim order on creditor Harris' motion for relief from the automatic stay. See R/S Order (dkt.111, p. 3). True, that order also provides an alternative - of filing papers establishing persuasive reasons for granting additional time. But Debtor is cautioned not to rely on any such alternative, which would have to be approved by this Court.

This Court notes that a request for a sale free and clear of liens under 11 U.S.C. 363(f) requires specialized skills. Debtor might be seeking such relief because she appears to be disputing the validity of at least one lien (that of Ms. Lyons-White) if not two liens (the second being that of Mr. Harris, to the extent Debtor is contesting his accounting). Debtor is encouraged, once again, to obtain the advice of a capable bankruptcy attorney - this Court cannot provide legal advice to any party, including Debtor.

Finally, Debtor is reminded that a continued hearing on Mr. Harris' motion for relief from the automatic stay in this case is scheduled for 3/24/26 at 10:00 a.m.

If you are making an appearance, you may do so (1) in person in the courtroom, unless the Court has been closed (check the Court's website for public notices), (2) via ZoomGov video, or (3) via ZoomGov telephone. For ZoomGov instructions for all matters on calendar, please see page 1 of the posted Tentative Rulings.

[PRIOR TENTATIVE RULING(S) OMITTED. See Order (dkt. 117) for key issues.]

Party Information

Debtor(s):

Sabrina Cupid

Pro Se

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CONT... Sabrina Cupid

Chapter 13

Movant(s):

Sabrina Cupid

Pro Se

Trustee(s):

Kathy A Dockery (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Los Angeles
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Hearing Room 1545

8:30 AM

2:23-17801 Carlos Alfredo Fernandez

Chapter 13

#13.00 Cont'd hrg re: Motion Under Local Bankruptcy Rule 3015-1 (n) and (w) to Modify Plan or Suspend Plan Payments fr. 2/12/26

Docket 52

Tentative Ruling:

Tentative Ruling for 3/12/26:

Appearances required.

At the hearing on 2/12/26 this Court was persuaded to continue this matter to today. There is no tentative ruling but the parties should be prepared to address the current status of this matter, and whether this Court should set any briefing schedules, any hearings, or any other procedures.

If you are making an appearance, you may do so (1) in person in the courtroom, unless the Court has been closed (check the Court's website for public notices), (2) via ZoomGov video, or (3) via ZoomGov telephone. For ZoomGov instructions for all matters on calendar, please see page 1 of the posted tentative rulings.

Tentative Ruling for 2/12/26:

Appearances required, absent either (1) an agreement with the Chapter 13 Trustee's office to further continue this matter or (2) withdrawal of the motion. There is no tentative ruling, but the parties should be prepared to address the issues raised by the Chapter 13 Trustee (dkt. 69).

If you are making an appearance, you may do so (1) in person in the courtroom, unless the Court has been closed (check the Court's website for public notices), (2) via ZoomGov video, or (3) via ZoomGov telephone. For ZoomGov instructions for all matters on calendar, please see page 1 of the posted tentative rulings.

Party Information

Debtor(s):

Carlos Alfredo Fernandez

Represented By

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CONT... Carlos Alfredo Fernandez

Chapter 13

Clifford Bordeaux

Movant(s):

Carlos Alfredo Fernandez

Represented By

Clifford Bordeaux

Clifford Bordeaux

Clifford Bordeaux

Clifford Bordeaux

Trustee(s):

Kathy A Dockery (TR)

Pro Se

**United States Bankruptcy Court
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Los Angeles
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Hearing Room 1545

8:30 AM

2:25-20354 Henry Manuel Cruz and Sandra Yvonne Cruz

Chapter 13

#14.00 Cont'd hrg re: Motion for Order Determining Value of Collateral
fr. 2/12/26

Docket 23

Tentative Ruling:

Tentative Ruling for 3/12/26:

Grant the motion based on this Court's review of Debtors' supplemental evidence of value (dkt. 28). Appearances are not required on 3/12/26. (If you wish to contest the tentative ruling, see the Posted Procedures of Judge Bason, available at www.cacb.uscourts.gov, then search for "tentative rulings.")

Proposed order(s): Unless otherwise ordered, Debtors are directed to lodge proposed order(s) on the matter(s) addressed here via LOU within 7 days after the hearing date (per LBR 9021-1(b)(1)(B)).

If you are making an appearance, you may do so (1) in person in the courtroom, unless the Court has been closed (check the Court's website for public notices), (2) via ZoomGov video, or (3) via ZoomGov telephone. For ZoomGov instructions for all matters on calendar, please see page 1 of the posted tentative rulings.

Tentative Ruling for 2/12/26:

Continue to 3/12/26 at 8:30 a.m. with a **deadline of 2/26/26** for Debtors to file and serve supplemental declaration(s) addressing the following issues. Appearances are not required on 2/12/26. (If you wish to contest the tentative ruling, see the Posted Procedures of Judge Bason, available at www.cacb.uscourts.gov, then search for "tentative rulings.")

If you are making an appearance, you may do so (1) in person in the courtroom, unless the Court has been closed (check the Court's website for public notices), (2) via ZoomGov video, or (3) via ZoomGov telephone. For ZoomGov instructions for all matters on calendar, please see page 1 of the posted tentative rulings.

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CONT... Henry Manuel Cruz and Sandra Yvonne Cruz

Chapter 13

Reason(s):

(1) Retail value

Debtors' declaration states that their opinion of value is based on a "CarFax Value" (dkt. 23, p. 6), but they do not attach a copy of any supporting evidence from CarFax or state whether that value is "the price a retail merchant would charge for the property" as required by 11 U.S.C. 506(a) (2). That is important because the retail merchant value is typically higher than the trade-in or sale value. Debtors' bare opinion of value without any supporting evidence is insufficient to meet the minimum level of proof of value. The tentative ruling is to direct Debtors to file and serve a supplemental declaration that attaches proper evidence of value by the deadline set forth at the start of this tentative ruling.

(2) Qualification to opine on valuation

Debtors' attorney has provided hearsay valuation evidence. Experts can rely on hearsay, but Debtors' attorney has not established that its paralegal, Carmen Barahona, has expertise in this area. If Debtors intend to rely on Ms. Barahona's opinion of value they are directed to file and serve a supplemental declaration establishing her qualifications to opine on the value of the subject vehicle by the deadline set forth at the start of this tentative ruling.

(3) No charge for correcting these errors

The tentative ruling is that Debtors' counsel will not be permitted to charge for correcting these errors. If Debtors' counsel wishes to contest this aspect of the tentative ruling, he must appear at the hearing and contest this tentative ruling.

Party Information

Debtor(s):

Henry Manuel Cruz

Represented By
Barry E Borowitz

Joint Debtor(s):

Sandra Yvonne Cruz

Represented By
Barry E Borowitz

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CONT... Henry Manuel Cruz and Sandra Yvonne Cruz

Chapter 13

Movant(s):

Henry Manuel Cruz

Represented By

Barry E Borowitz

Barry E Borowitz

Barry E Borowitz

Sandra Yvonne Cruz

Represented By

Barry E Borowitz

Barry E Borowitz

Barry E Borowitz

Trustee(s):

Kathy A Dockery (TR)

Pro Se

**United States Bankruptcy Court
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Hearing Room 1545

9:30 AM

2:00-00000

Chapter

#0.00 The 9:30 a.m. and 11:00 a.m. Chapter 13 calendars are managed by the Chapter 13 Trustee, not this Court. In the afternoon before the hearing please visit the Chapter 13 Trustee's website (www.latrustee.com) under "Trustee Recommendations" to see if your case is scheduled for hearing and what the Chapter 13 Trustee recommends. Note: Because the Trustee and other parties frequently revise their positions based on new information, the Trustee Recommendations will not be uploaded until the afternoon before the hearing.

Docket 0

Tentative Ruling:

- NONE LISTED -

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11:00 AM
2:00-00000

Chapter

#0.00 The 9:30 a.m. and 11:00 a.m. Chapter 13 calendars are managed by the Chapter 13 Trustee, not this Court. In the afternoon before the hearing please visit the Chapter 13 Trustee's website (www.latrustee.com) under "Trustee Recommendations" to see if your case is scheduled for hearing and what the Chapter 13 Trustee recommends. Note: Because the Trustee and other parties frequently revise their positions based on new information, the Trustee Recommendations will not be uploaded until the afternoon before the hearing.

Docket 0

Tentative Ruling:

- NONE LISTED -

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Hearing Room 1545

11:00 AM

2:25-11938 Troy Lamar Johnson and Aziza Adia Johnson

Chapter 13

#1.00 Hrg re: Motion for Order to Compel Debtors to Turnover
Property of the Estate in the Amount of \$2,385.00

Docket 79

Tentative Ruling:

Grant.

Proposed order(s): Unless otherwise ordered, Movant is directed to lodge proposed order(s) on the matter(s) addressed here via LOU within 7 days after the hearing date (per LBR 9021-1(b)(1)(B)).

Appearances are not required. (If you wish to contest the tentative ruling, see the Posted Procedures of Judge Bason, available at www.cacb.uscourts.gov, then search for "tentative rulings.")

If you are making an appearance, you may do so (1) in person in the courtroom, unless the Court has been closed (check the Court's website for public notices), (2) via ZoomGov video, or (3) via ZoomGov telephone. For ZoomGov instructions for all matters on calendar, please see page 1 of the posted Tentative Rulings.

Key documents reviewed (in addition to motion papers): N/A (no opposition on file as of the preparation of this tentative ruling)

Party Information

Debtor(s):

Troy Lamar Johnson

Represented By
Sevan Gorginian

Joint Debtor(s):

Aziza Adia Johnson

Represented By
Sevan Gorginian

**United States Bankruptcy Court
Central District of California
Los Angeles
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Hearing Room 1545

11:00 AM

CONT... Troy Lamar Johnson and Aziza Adia Johnson

Chapter 13

Movant(s):

Kathy A Dockery (TR)

Pro Se

Trustee(s):

Kathy A Dockery (TR)

Pro Se