

**United States Bankruptcy Court
Central District of California
Northern Division
Ronald A Clifford III, Presiding
Courtroom 201 Calendar**

Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9: -

Chapter 0

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Docket 0

Tentative Ruling:

8/20/2026 6:36:04 AM

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- NONE LISTED -

**United States Bankruptcy Court
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9:00 AM

9:26-10314 Rebecca Jolene Borchers

Chapter 13

#1.00 CONT'D Hearing on Confirmation of Chapter 13 Plan

FR. 6-11-26,

Docket 2

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Rebecca Jolene Borchers

Represented By
Matthew D. Resnik

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Northern Division
Ronald A Clifford III, Presiding
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Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:26-10354 David R Thorpe and Melina C Thorpe

Chapter 13

#2.00 CONT'D Hearing on Confirmation of Chapter 13 Plan

FR. 6-11-26,

Docket 18

***** VACATED *** REASON: Continued to 10/15/2026 at 9:00AM per trustee.**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

David R Thorpe

Represented By
John D Faucher

Joint Debtor(s):

Melina C Thorpe

Represented By
John D Faucher

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Northern Division
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Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:26-10359 Melissa Camarillo Gonzalez

Chapter 13

#3.00 CONT'D Hearing on Confirmation of Chapter 13 Plan

Consent Calendar (Per Trustee)

FR. 6-11-26,

Docket 15

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Melissa Camarillo Gonzalez

Represented By
Steven A Alpert

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Northern Division
Ronald A Clifford III, Presiding
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Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:26-10603 Daniel Sean Houlihan and Melissa Houlihan

Chapter 13

#4.00 CONT'D Hearing on Confirmaiton of Chapter 13 Plan

Consent Calendar (Per Trustee)

FR. 7-16-26,

Docket 2

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Daniel Sean Houlihan

Represented By
Brent D George

Joint Debtor(s):

Melissa Houlihan

Represented By
Brent D George

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Northern Division
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Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:26-10619 Philip Dean Lightstone

Chapter 13

#5.00 CONT'D Hearing on Confirmation of Chapter 13 Plan

FR. 7-16-26,

Docket 14

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Philip Dean Lightstone

Pro Se

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Northern Division
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Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:26-10651 Alessandro Lee Corona

Chapter 13

#6.00 CONT'D Hearing on Confirmation of Chapter 13 Plan

Consent Calendar (Per Trustee)

FR. 7-16-26,

Docket 13

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Alessandro Lee Corona

Represented By
Kevin T Simon

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Northern Division
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Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:26-10667 Bradley James Sparks

Chapter 13

#7.00 CONT'D Hearing on Confirmation of Chapter 13 Plan

FR. 7-16-26,

Docket 16

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Bradley James Sparks

Pro Se

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Northern Division
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Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:26-10707 Sergio Enrique Rodriguez

Chapter 13

#8.00 Hearing on Confirmation of Chapter 13 Plan

Docket 16

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Sergio Enrique Rodriguez

Represented By
Todd J Mannis

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Northern Division
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Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:26-10730 Johnny Gambino and Debra Lee Gambino

Chapter 13

#9.00 Hearing on Confirmation of Chapter 13 Plan

Consent Calendar (Per Trustee)

Docket 2

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Johnny Gambino

Represented By
Christian J Younger

Joint Debtor(s):

Debra Lee Gambino

Represented By
Christian J Younger

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
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9:00 AM

9:26-10745 Larry F Reyes and Valerie Reyes

Chapter 13

#10.00 Hearing on Confirmation of Chapter 13 Plan

Docket 22

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Larry F Reyes

Represented By
Joshua Sternberg

Joint Debtor(s):

Valerie Reyes

Represented By
Joshua Sternberg

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
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Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:26-10779 Sergio Soto Moncada and Eva Maria Soto

Chapter 13

#11.00 Hearing on Confirmation of Chapter 13 Plan

Docket 2

***** VACATED *** REASON: Continued to 9/17/2026 at 9:00AM per trustee.**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Sergio Soto Moncada

Represented By
Robert Reganyan

Joint Debtor(s):

Eva Maria Soto

Represented By
Robert Reganyan

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
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Hearing Room 201

9:00 AM

9:26-10785 Paulo Fernando Da Fonseca Bastos

Chapter 13

#12.00 Hearing on Confirmation of Chapter 13 Plan

Docket 2

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Paulo Fernando Da Fonseca Bastos

Represented By
Kevin Tang

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
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Thursday, August 20, 2026

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9:00 AM

9:26-10801 Yesica Lorena Vargas

Chapter 13

#13.00 Hearing on Confirmation of Chapter 13 Plan

Docket 2

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Yesica Lorena Vargas

Represented By
Susan Salehi

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
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Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:26-10802 Zahida Yadira Carrera Espinoza

Chapter 13

#14.00 Hearing on Confirmation of Chapter 13 Plan

Docket 2

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Zahida Yadira Carrera Espinoza

Represented By
Christian J Younger

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
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9:00 AM

9:26-10813 Sharon Helen Paul

Chapter 13

#15.00 Hearing on Confirmation of Chapter 13 Plan

Docket 6

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Sharon Helen Paul

Represented By
James T. Studer

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
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Hearing Room 201

9:00 AM

9:26-10821 Alexander S. Thurman and Debra K. Thurman

Chapter 13

#16.00 Hearing on Confirmation of Chapter 13 Plan

Docket 2

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Alexander S. Thurman

Represented By
Louis J Esbin

Joint Debtor(s):

Debra K. Thurman

Represented By
Louis J Esbin

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
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Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:26-10835 Guadalupe M. Vasquez and Henry F. Vasquez

Chapter 13

#17.00 Hearing on Confirmation of Chapter 13 Plan

Docket 17

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Guadalupe M. Vasquez

Represented By
Karen Ware

Joint Debtor(s):

Henry F. Vasquez

Represented By
Karen Ware

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
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Thursday, August 20, 2026

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9:00 AM

9:26-10844 Travis Clinton Behrens

Chapter 13

#18.00 Hearing on Confirmation of Chapter 13 Plan

Docket 20

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Travis Clinton Behrens

Represented By
Andrew H Griffin III

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
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Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:25-10848 Roni Burks

Chapter 13

#19.00 CONT'D Hearing on Confirmation of Chapter 13 Plan

fr. 9-18-25, 11-13-25, 1-22-26, 2-19-26, 3-19-26, 5-14-26, 6-11-26, 7-16-26,

Docket 43

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Roni Burks

Represented By

Matthew D. Resnik

Roksana D. Moradi-Brovia

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
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Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:25-11428 Julie Evelyn Hambly

Chapter 13

#20.00 CONT'D Hearing on Confirmation of Chapter 13 Plan

fr. 1-22-26, 2-19-26, 3-19-26, 6-11-26, 7-16-26,

Docket 49

***** VACATED *** REASON: Continued to 9/17/2026 at 9:00AM per trustee.**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Julie Evelyn Hambly

Represented By
Adele M Schneidereit

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
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Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:25-11476 Maria Contreras

Chapter 13

#21.00 CONT'D Hearing on Confirmation of Chapter 13 Plan

fr. 1-22-26, 3-19-26, 4-16-26, 5-14-26, 6-11-26,

Docket 28

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Maria Contreras

Represented By
Todd J Mannis

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
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Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:25-11539 Jaime Montalvo Ortiz and Madelina Montalvo

Chapter 13

#22.00 CONT'D Hearing on Confirmation of Chapter 13 Plan

fr. 2-19-26, 3-19-26, 5-14-26, 6-11-26,

Docket 2

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Jaime Montalvo Ortiz

Represented By
Steven A Alpert

Joint Debtor(s):

Madelina Montalvo

Represented By
Steven A Alpert

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
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Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:25-11575 Terri Eileen Hilliard Olson

Chapter 13

#23.00 CONT'D Hearing on Confirmation of Chapter 13 Plan

fr. 2-19-26, 5-13-26, 6-11-26,

Docket 5

Tentative Ruling:

February 19, 2026

Appearances required.

Background

On October 17, 2025, the Superior Court of the State of California for the County of Ventura (the "State Court") entered that *Judgment* (the "Judgment"), in favor of Savanna Olson and Margo Olson ("Judgment Creditors") and against Terri Eileen Hilliard Olson (the "Debtor"). *See* Docket No. 33-3, pp. 2-4. Among other things, the Judgment awarded Judgment Creditors "their attorneys' fees and costs pursuant to Welfare & Institutions Code § 15657.5." *See id.* at p. 3, lines 24-25. The Judgment instructed Judgment Creditors to "file a Memorandum of Costs" in support of the attorneys' fees and costs. *See id.* at pp. 3-4.

On November 4, 2025, Judgment Creditors filed that *Memorandum of Costs* (the "Memo"). *See* Docket No. 33-4. The Memo requests attorneys' fees and costs totaling \$489,537.53. *See id.* at p. 2.

On November 21, 2025, the Debtor filed a voluntary petition for relief pursuant to Chapter 13 of Title 11 of the United States Code. *See* Docket No. 1. The Debtor scheduled unsecured non-priority claims, and that are liquidated and non-contingent, of \$126,558.35. *See id.* at pp. 37-45, *Schedule E/F: Creditors Who Have Unsecured Claims*. Judgment Creditors are each listed with disputed claims in the amount of \$0. *See id.* at pp. 42 and 44.

On February 2, 2026, Judgment Creditors filed *Creditors Margo Olson and Savana*

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CONT... Terri Eileen Hilliard Olson

Chapter 13

Olson Objections to Confirmation of Chapter 13 Plan. See Docket No. 33. Among other things, in relation to confirmation of the Debtor's plan of reorganization, Judgment Creditors challenge the Debtor's eligibility for Chapter 13. See id. at pp. 5-10. With their attorneys' fees and costs disclosed in the Memo, argue Judgment Creditors, the total unsecured claims of the Debtor exceed the debt ceiling for Chapter 13 debtors. See id.

On February 12, 2026, the Debtor filed *Debtor's Opposition to Creditors Margo Olson and Savanna Olson's Objections to Confirmation of Chapter 13 Plan. See Docket No. 36. The Debtor counters Judgment Creditors' argument as to the Debtor's qualifications for Chapter 13 by arguing that Judgment Creditors' attorneys' fees set forth in the Memo are unliquidated. See id. at pp. 4-5.*

Analysis

Pursuant to 11 U.S.C. § 109(e), "[o]nly an individual with regular income that owes, on the date of the filing of the petition, noncontingent, liquidated, unsecured debts of less than \$526,700 [] may be a debtor under chapter 13 of this title." "[D]etermining Chapter 13 eligibility under § 109(e) [] should normally be determined by the debtor's originally filed schedules, checking only to see if the schedules were made in good faith." *In re Scovis*, 249 F.3d 975, 982 (9th Cir. 2001). "If a bad faith objection has been brought by a party in interest, 'a bankruptcy court should look past the schedules to other evidence submitted,' 'so long as the debtor computation for eligibility is determined as of the petition date.'" *In re Duque*, 2005 WL 6960181 *4 (9th Cir. BAP 2005)(citing *In re Scovis*, 249 F.3d at 982). When filing schedules, "[a] debtor must include in the schedule of liabilities all claims that fall within the definition of § 101(5)." *In re Nicholes*, 184 B.R. 82, 87-88 (9th Cir. BAP 1995)(internal citations omitted).

The Ninth Circuit BAP has "recognized that whether a debt is 'liquidated' for purposes of § 109(e), is determined by 'whether the amount due is capable of ascertainment by reference to an agreement or by simple computation.'" *In re Wenberg*, 94 B.R. 631, 633 (9th Cir. BAP 1988)(citing *In re Sylvester*, 19 B.R. 671, 673 (9th Cir. BAP 1982)). "[A]lthough the amount may be disputed, such a dispute is

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CONT... Terri Eileen Hilliard Olson

Chapter 13

‘not relevant for purposes of section 109(e).’” *Id.* at 633-634. "The definition of ‘ready determination’ turns on the distinction between a simple hearing to determine the amount of a certain debt, and an extensive and contested evidentiary hearing in which substantial evidence may be necessary to establish amounts or liability." *Id.* at 634.

In the case at bar, the attorneys’ fees requested in the Memo are subject to ready determination. Invoices are attached to the Memo that detail hours and costs. True, the Debtor appears to dispute the reasonableness of the requested fees, but the inquiry surrounds whether those fees are readily ascertainable, not whether the Debtor will ultimately prevail on an objection to those fees. The State Court entered the Judgment, and awarded Judgment Creditors fees and costs as a part of the Judgment. Those fees and costs, by Judgment Creditors’ measure, are known. In fact, they were known to the Debtor before the Debtor filed its schedules. The Court has two queries for the Debtor. First, having known the amount of fees and costs sought, was the Debtor obliged to schedule that amount, even if only as disputed? Second, what counterpoints does the Debtor have to the Court’s analysis as to the Ninth Circuit BAP’s jurisprudence regarding the fees and costs at issue as they relate to a determination under 11 U.S.C. § 109(e)?

Party Information

Debtor(s):

Terri Eileen Hilliard Olson

Represented By
Jeffrey J Hagen
Stella A Havkin

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
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9:00 AM

9:25-11649 Nick Anthony Endrikat

Chapter 13

#24.00 CONT'D Hearing on Confirmation of Chapter 13 Plan

fr. 2-19-26, 3-19-26, 4-16-26, 5-14-26, 6-11-26, 7-16-26,

Docket 38

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Nick Anthony Endrikat

Represented By
Michael B Clayton

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
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9:00 AM

9:26-10127 Benito Fernandez and Nola Roxanne Fernandez

Chapter 13

#25.00 CONT'D Hearing on Confirmation of Chapter 13 Plan

fr. 4-16-26, 5-14-26, 7-16-26,

Docket 31

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Benito Fernandez

Represented By
Nicholas M Wajda

Joint Debtor(s):

Nola Roxanne Fernandez

Represented By
Nicholas M Wajda

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
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9:00 AM

9:26-10138 Felicia Louina Duncan

Chapter 13

#26.00 CONT'D Hearing on Confirmation of Chapter 13 Plan

fr. 4-16-26, 5-14-26, 7-16-26,

Docket 2

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Felicia Louina Duncan

Represented By
Todd J Mannis

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
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9:00 AM

9:26-10175 Oscar Hernandez Rodriguez

Chapter 13

#27.00 CONT'D Hearing on Confirmation of Chapter 13 Plan

FR. 5-14-26, 6-11-26,

Docket 23

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Oscar Hernandez Rodriguez

Represented By
Claudia C Osuna

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
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Thursday, August 20, 2026

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9:00 AM

9:26-10192 Eugene Francis Hovanec

Chapter 13

#28.00 CONT'D Hearing on Confirmation of Chapter 13 Plan

FR. 5-14-26, 7-16-26,

Docket 28

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Eugene Francis Hovanec

Represented By
Juanita V Miller

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
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Thursday, August 20, 2026

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9:00 AM

9:26-10221 Donald Lucchesi

Chapter 13

Telephonic Hearing

#29.00 CONT'D Hearing on Confirmation of Chapter 13 Plan

FR. 5-14-26, 7-16-26,

Docket 18

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Donald Lucchesi

Represented By
Michael D Kwasigroch

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
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Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:26-10349 Noe Lopez and Janette Lopez

Chapter 13

#30.00 CONT'D Hearing on Confirmation of Chapter 13 Plan

Consent Calendar (Per Trustee)

FR. 6-11-26, 7-16-26,

Docket 2

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Noe Lopez

Represented By
Todd J Mannis

Joint Debtor(s):

Janette Lopez

Represented By
Todd J Mannis

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

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9:00 AM

9:26-10393 Alexis Ann Hudson

Chapter 13

#31.00 CONT'D Hearing on Confirmation of Chapter 13 Plan

FR. 6-11-26, 7-16-26,

Docket 16

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Alexis Ann Hudson

Represented By
Joaquin Rene Nolet

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
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Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:26-10407 Jeffery David Manory

Chapter 13

#32.00 CONT'D Hearing on Confirmation of Chapter 13 Plan

FR. 6-11-26, 7-16-26,

Docket 27

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Jeffery David Manory

Represented By
Joshua Sternberg

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Northern Division
Ronald A Clifford III, Presiding
Courtroom 201 Calendar**

Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:26-10426 Eduardo Nieto Gutierrez

Chapter 13

#33.00 CONT'D Hearing on Confirmation of Chapter 13 Plan

Consent Calendar (Per Trustee)

FR. 6-11-26, 7-16-26,

Docket 20

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Eduardo Nieto Gutierrez

Represented By
Todd J Mannis

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Northern Division
Ronald A Clifford III, Presiding
Courtroom 201 Calendar**

Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:26-10452 Maria Gaeta

Chapter 13

#34.00 CONT'D Hearing on Confirmation of Chapter 13 Plan

Consent Calendar (Per Trustee)

FR. 6-11-26, 7-16-26,

Docket 2

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Maria Gaeta

Represented By
Todd J Mannis

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Northern Division
Ronald A Clifford III, Presiding
Courtroom 201 Calendar**

Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:26-10590 Cory Charlton and Amelia Charlton

Chapter 13

#35.00 CONT'D Hearing on Confirmation of Chapter 13 Plan

FR. 7-16-26,

Docket 2

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Cory Charlton

Represented By
Todd J Mannis

Joint Debtor(s):

Amelia Charlton

Represented By
Todd J Mannis

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Northern Division
Ronald A Clifford III, Presiding
Courtroom 201 Calendar**

Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:26-10597 Stephen Wayne Spencer

Chapter 13

#36.00 CONT'D Hearing on Confirmaiton of Chapter 13 Plan

FR. 7-16-26,

Docket 15

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Stephen Wayne Spencer

Represented By
Juanita V Miller

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Northern Division
Ronald A Clifford III, Presiding
Courtroom 201 Calendar**

Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:26-10599 Jeffrey McLoud and Jennifor McLoud

Chapter 13

#37.00 CONT'D Hearing on Confirmation of Chapter 13 Plan

Consent Calendar (Per Trustee)

FR> 7-16-26,

Docket 13

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Jeffrey McLoud

Represented By
Todd J Mannis

Joint Debtor(s):

Jennifor McLoud

Represented By
Todd J Mannis

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Northern Division
Ronald A Clifford III, Presiding
Courtroom 201 Calendar**

Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:21-10451 James Rios Parga

Chapter 13

#38.00 HearingRE: [87] Trustee's Motion to Dismiss Case . (Rojas (TR), Elizabeth (ND))

Docket 87

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

James Rios Parga

Represented By
Reed H Olmstead

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Northern Division
Ronald A Clifford III, Presiding
Courtroom 201 Calendar**

Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:21-10921 Guadalupe Gonzalez

Chapter 13

#39.00 HearingRE: [97] Motion to Dismiss Case for Failure to Make Plan Payments F Rojas
(TR) (Rojas (TR), Elizabeth (ND))

Docket 97

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Guadalupe Gonzalez

Represented By
Julie J Villalobos

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Northern Division
Ronald A Clifford III, Presiding
Courtroom 201 Calendar**

Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:21-11092 Manuel R Contreras

Chapter 13

#40.00 CONT'D Hearing
RE: [109] Motion to Dismiss Case for Failure to Make Plan Payments F Rojas
(TR) (Rojas (TR), Elizabeth (ND))

FR. 6-11-26,

Docket 109

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Manuel R Contreras

Represented By
Nathan A Berneman

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Northern Division
Ronald A Clifford III, Presiding
Courtroom 201 Calendar**

Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:22-10217 Christian Lacheny

Chapter 13

#41.00 HearingRE: [113] Motion to Dismiss Case for Failure to Make Plan Payments F Rojas
(TR) (Rojas (TR), Elizabeth (ND))

Docket 113

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Christian Lacheny

Represented By
Julie J Villalobos

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Northern Division
Ronald A Clifford III, Presiding
Courtroom 201 Calendar**

Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:22-10340 Michael H. Lesseos

Chapter 13

#42.00 CONT'D Hearing

RE: [185] Motion to Dismiss Case for Failure to Make Plan Payments F Rojas
(TR) (Rojas (TR), Elizabeth (ND))

FR. 7-16-26,

Docket 185

***** VACATED *** REASON: Continued to 9/17/2026 at 9:00AM per
trustee.**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Michael H. Lesseos

Represented By
Michael F Chekian

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Northern Division
Ronald A Clifford III, Presiding
Courtroom 201 Calendar**

Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:22-10983 Mansour Nejadrasool

Chapter 13

#43.00 CONT'D Hearing

RE: [153] Motion to Dismiss Case for Failure to Make Plan Payments F Rojas
(TR) (Rojas (TR), Elizabeth (ND))

FR. 7-16-26,

Docket 153

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Mansour Nejadrasool

Represented By
Nathan A Berneman

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Northern Division
Ronald A Clifford III, Presiding
Courtroom 201 Calendar**

Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:23-10638 Kevin Diez

Chapter 13

#44.00 CONT'D Hearing re: [64] Motion to dismiss case for failure to make plan payments

FR. 5-14-26, 6-11-26,7-16-26,

Docket 64

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Kevin Diez

Represented By
Michael T Reid

Movant(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Northern Division
Ronald A Clifford III, Presiding
Courtroom 201 Calendar**

Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:24-10389 Matthew Levi Morris

Chapter 13

#45.00 CONT'D Hearing
RE: [87] Motion to Dismiss Case for Failure to Make Plan Payments F Rojas
(TR) (Rojas (TR), Elizabeth (ND))

FR. 6-11-26,

Docket 87

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Matthew Levi Morris

Represented By
Rabin Pournazarian

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Northern Division
Ronald A Clifford III, Presiding
Courtroom 201 Calendar**

Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:24-10788 Dalton Sebastian Cullors and Jennifer Lynn Cullors

Chapter 13

#46.00 CONT'D Hearing re: [52] Motion to dismiss case for failure to make
plan payments

fr. 3-19-26, 5-14-26, 7-16-26,

Docket 52

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Dalton Sebastian Cullors

Represented By
Rabin Pournazarian

Joint Debtor(s):

Jennifer Lynn Cullors

Represented By
Rabin Pournazarian

Movant(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Northern Division
Ronald A Clifford III, Presiding
Courtroom 201 Calendar**

Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:24-10959 Matthew Garrett Ryan and Maria Isabel Ryan

Chapter 13

#47.00 HearingRE: [60] Motion under Local Bankruptcy Rule 3015-1 (n) and (w) to modify plan or suspend plan payments with proof of service

Docket 60

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Matthew Garrett Ryan

Represented By
Eric Ridley

Joint Debtor(s):

Maria Isabel Ryan

Represented By
Eric Ridley

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Northern Division
Ronald A Clifford III, Presiding
Courtroom 201 Calendar**

Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:25-10262 Scott Richard Gurian and Alana Jill Gurian

Chapter 13

#48.00 Hearing
RE: [33] Motion to Dismiss Case for Failure to Make Plan Payments F Rojas
(TR) (Rojas (TR), Elizabeth (ND))

Docket 33

***** VACATED *** REASON: Motion withdrawn by trustee on 7/22/2026.**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Scott Richard Gurian

Represented By
Rabin Pournazarian

Joint Debtor(s):

Alana Jill Gurian

Represented By
Rabin Pournazarian

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Northern Division
Ronald A Clifford III, Presiding
Courtroom 201 Calendar**

Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:25-10283 Ezio Augusto Van Horst

Chapter 13

#49.00 CONT'D Hearing re: [50] Motion to dismiss case for failure
to make plan payments

2-19-26, 4-16-26, 6-11-26,

Docket 50

***** VACATED *** REASON: Continued to 10/15/2026 at 9:00AM per
trustee.**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Ezio Augusto Van Horst

Represented By
Kevin T Simon

Movant(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Northern Division
Ronald A Clifford III, Presiding
Courtroom 201 Calendar**

Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:25-10706 Tracy Dawn Mossman

Chapter 13

#50.00 CONT'D Hearing
RE: [44] Motion to Dismiss Case for Failure to Make Plan Payments F Rojas
(TR) (Rojas (TR), Elizabeth (ND))

FR. 7-16-26,

Docket 44

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Tracy Dawn Mossman

Represented By
Joshua Sternberg

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Northern Division
Ronald A Clifford III, Presiding
Courtroom 201 Calendar**

Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:25-10735 Griselda Viridiana Martinez

Chapter 13

#51.00 HearingRE: [93] Motion to Dismiss Case for Failure to Make Plan Payments F Rojas
(TR) (Rojas (TR), Elizabeth (ND))

Docket 93

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Griselda Viridiana Martinez

Represented By
Gregory M Shanfeld

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Northern Division
Ronald A Clifford III, Presiding
Courtroom 201 Calendar**

Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:25-10849 Carlos Torres and Nichole Torres

Chapter 13

#52.00 CONT'D Hearing
RE: [46] Motion to Dismiss Case for Failure to Make Plan Payments F Rojas
(TR) (Rojas (TR), Elizabeth (ND))

FR. 7-16-26,

Docket 46

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Carlos Torres

Represented By
Todd J Mannis

Joint Debtor(s):

Nichole Torres

Represented By
Todd J Mannis

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Northern Division
Ronald A Clifford III, Presiding
Courtroom 201 Calendar**

Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:25-10963 Isela Roldan

Chapter 13

#53.00 Hearing
RE: [29] Motion to Dismiss Case for Failure to Make Plan Payments F Rojas
(TR) (Rojas (TR), Elizabeth (ND))

Docket 29

***** VACATED *** REASON: Continued to 10/15/2026 at 9:00AM per
trustee.**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Isela Roldan

Represented By
Tyson Takeuchi

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Northern Division
Ronald A Clifford III, Presiding
Courtroom 201 Calendar**

Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:25-11175 Sogol Etminani

Chapter 13

#54.00 CONT'D Hearing
RE: [42] Motion to Dismiss Case for Failure to Make Plan Payments F Rojas
(TR) (Rojas (TR), Elizabeth (ND))

FR. 6-11-26,

Docket 42

***** VACATED *** REASON: Withdrawn by trustee on 8/18/2026.**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Sogol Etminani

Represented By
Kevin T Simon

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Northern Division
Ronald A Clifford III, Presiding
Courtroom 201 Calendar**

Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:25-10363 Alejandro Martinez Martinez

Chapter 13

#55.00 CONT'D Hearing as a STATUS CONFERENCE
RE: [56] Motion Notice of Motion and Motion for Order Approving Loan
Modification Agreement or for an Order Permitting the Parties to Enter Into
Such an Agreement with Proof of Service Thereof.

FR. 6-02-26,

Docket 56

***** VACATED *** REASON: Case dismissed 6/17/2026**

Tentative Ruling:

June 2, 2026

Appearances required.

On March 20, 2025, Alejandro Martinez Martinez (the "Debtor") filed a voluntary petition for relief under Chapter 13 of Title 11 of the United States Code. *See* Docket No. 1.

Among other assets, the Debtor scheduled real property located at 348 Kendale Road, Buellton, CA 93427-0000 (the "Property") which is encumbered by one lien held by Select Portfolio Servicing, Inc. ("SPS") in the amount of \$854,595.42. *See* Docket No. 1, *Schedule D: Creditors Who Have Claims Secured by Property*, p. 19.

The Debtor's monthly income is \$7,391.57 with monthly expenses of \$5,830.12 including monthly expenses of \$3,440.12 related to the Property. *See id.* at *Schedule J: Your Expenses*, pp. 32-33.

On June 25, 2025, the Court entered that *Order Confirming Chapter 13 Plan* (the "Confirmation Order") confirming the Debtor's *Chapter 13 Plan 2nd Amended* (the "Plan"). *See* Docket Nos. 39 and 31, respectively. The Plan provides that the Debtor will make monthly payments of \$1,479.98 of which \$1,325.85 are to go to SPS. *See* Docket No. 31. Further, under the Plan, unsecured creditors are to receive 0.00%. *See id.*

**United States Bankruptcy Court
Central District of California
Northern Division
Ronald A Clifford III, Presiding
Courtroom 201 Calendar**

Thursday, August 20, 2026

Hearing Room 201

9:00 AM

CONT... Alejandro Martinez Martinez

Chapter 13

On January 7, 2026, the Court issued that *Order Granting Motion for Relief from the Automatic Stay Under 11 U.S.C. § 362 (Real Property)* (the "APO Order") approving an adequate protection agreement and granting relief from the automatic stay upon default. *See* Docket No. 52.

Before the Court is that *Notice of Motion and Motion for Order Approving Loan Modification Agreement or For an Order Permitting the Parties to Enter Into Such an Agreement* (the "Motion") filed on May 11, 2026, by the Debtor. *See* Docket No. 56. Through the Motion, the Debtor seeks the Court's approval to enter into that *Lien Modification Agreement* (the "Modification") under which SPS and the Debtor agree to defer \$233,100 of the principle of the mortgage on the Property, with the mortgage maturing on February 1, 2037, and a balloon payment to be made on February 1, 2037, in the amount of \$533,165.13. *See id.* at pp. 8-19. Additionally, the Modification provides for monthly payments in the amount of \$3,144.36. *See id.* Lastly, the interest, through the Modification, accrues at 2% for the first 60 months, then from 3% to 4.125% for months 61 to 129. *See id.*

If the Debtor moves forward with the Modification, does not the Plan need to be modified so that general unsecured creditors receive monies from the Debtor's disposable income, as such income is no longer to be used to pay the SPS arrears related to the Property?

Party Information

Debtor(s):

Alejandro Martinez Martinez

Represented By
Eric Bensamochan

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Northern Division
Ronald A Clifford III, Presiding
Courtroom 201 Calendar**

Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:22-10413 Jean Diane Whitehead Estrada

Chapter 13

#56.00 Hearing
RE: [71] Motion to Dismiss Case for Failure to Make Plan Payments F Rojas
(TR) (Rojas (TR), Elizabeth (ND))

Docket 71

***** VACATED *** REASON: Withdrawn by trustee on 8/19/26.**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Jean Diane Whitehead Estrada

Represented By
Michael B Clayton

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Northern Division
Ronald A Clifford III, Presiding
Courtroom 201 Calendar**

Thursday, August 20, 2026

Hearing Room 201

9:00 AM

9:24-11099 Walter Recao

Chapter 13

#57.00 Hearing
RE: [43] Motion to Dismiss Case for Failure to Make Plan Payments F Rojas
(TR) (Rojas (TR), Elizabeth (ND))

Docket 43

***** VACATED *** REASON: Continued to 9/17/2026 at 9:00AM per
trustee.**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Walter Recao

Represented By
Jaime A Cuevas Jr.

Trustee(s):

Elizabeth (ND) F Rojas (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Northern Division
Ronald A Clifford III, Presiding
Courtroom 201 Calendar**

Thursday, August 20, 2026

Hearing Room 201

12:00 PM

9:25-10695 Karen V. Tallent

Chapter 7

Adv#: 9:25-01037 McKibben v. Tallent

#58.00 Trial Date Set

RE: [1] Adversary case 9:25-ap-01037. Complaint by Keith McKibben against Karen V. Tallent. fraud as fiduciary, embezzlement, larceny)), (68 (Dischargeability - 523(a)(6), willful and malicious injury)) (Moynihan, Kerry)

Docket 1

***** VACATED *** REASON: Order vacating trial entered 3/30/2026**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Karen V. Tallent

Represented By
Edwin J Rambuski

Defendant(s):

Karen V. Tallent

Represented By
Bryan Diaz

Plaintiff(s):

Keith McKibben

Represented By
Kerry A. Moynihan

Trustee(s):

Sandra McBeth (TR)

Pro Se