

**United States Bankruptcy Court
Central District of California
Riverside
Scott Yun, Presiding
Courtroom 302 Calendar**

Wednesday, November 5, 2025

Hearing Room 302

9:30 AM

6:25-16911 Edgar Orlando Flores

Chapter 7

#1.00 Notice of motion and motion for relief from the automatic stay with supporting declarations REAL PROPERTY
RE: 8160 Fountain Mist Blvd, Lehigh Acres, FL 33972

Docket 9

Tentative Ruling:

GRANT relief from the automatic stay under § 362(d)(1).

GRANT waiver of FRBP 4001(a)(4) stay.

This is a FINAL RULING and no hearing will be conducted. If a need for a hearing arises, please contact chambers.

Party Information

Debtor(s):

Edgar Orlando Flores

Represented By
Jenny L Doling

Movant(s):

Nationstar Mortgage LLC

Represented By
Joseph C Delmotte

Trustee(s):

Robert Whitmore (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Riverside
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Wednesday, November 5, 2025

Hearing Room 302

9:30 AM

6:25-16462 Muhtashim Zakaria

Chapter 7

#2.00 Notice of motion and motion for relief from the automatic stay with supporting declarations PERSONAL PROPERTY
RE: 2022 Audi E-Tron, VIN: WA1AAAGE3NB027076

Docket 10

Tentative Ruling:

CONTINUED to December 3, 2025 at 9:30 a.m. Exhibits "1" and "2" to the motion do not identify VW Credit, Inc. as the secured creditor on the vehicle. Movant is to file and serve a supplement with new evidence by November 13, 2025.

Party Information

Debtor(s):

Muhtashim Zakaria

Represented By
Tyson Takeuchi

Movant(s):

VW Credit, Inc.

Represented By
Kirsten Martinez

Trustee(s):

Robert Whitmore (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
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Wednesday, November 5, 2025

Hearing Room 302

9:30 AM

6:25-15967 Majed Fakhoury

Chapter 7

#3.00 Notice of motion and motion for relief from the automatic stay with supporting declarations REAL PROPERTY
RE: 1243 Jacaranda Place, Upland, CA 91784

Docket 42

Tentative Ruling:

GRANT relief from the automatic stay under §§ 362(d)(1) and (d)(4).

GRANT annulment of the automatic stay.

GRANT waiver of FRBP 4001(a)(4) stay.

Sufficient cause exists to grant the motion because the debtor and his wife, Lara Fakhoury, have acted in bad faith by filing multiple bankruptcy cases to hinder, delay, and defraud the moving party. Just this year alone, the debtor and his wife have filed 3 separate bankruptcy cases, each case filed just a few days before the scheduled non-judicial foreclosure sale. Even before the 2025 bankruptcy cases, the court granted relief from stay to this same movant in Lara Fakhoury's 2022 chapter 13 bankruptcy case as a result of her post-confirmation default in making monthly payments. The debtor's wife in her 3 prior bankruptcy cases has never completed her chapter 13 plan and never received a discharge. As a result of her continued bad faith filings and the abuse of the Bankruptcy Code, the court dismissed Lara Fakhoury's last case with a 180-day bar against refiling under § 109(g)(1). Shortly after the court denied Lara Fakhoury's motion to continue the automatic stay in her last chapter 13 case, the debtor filed this instant bankruptcy case in another desperate attempt to delay the foreclosure. More than sufficient cause exists to grant the motion under § 362(d)(1).

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CONT... Majed Fakhoury

Chapter 7

The requirements for in rem relief are also met. The movant is a secured creditor with a claim against a real property the debtor identifies in his Schedule A/B. The debtor also lists the movant as holding a secured claim against the real property in his Schedule D. As identified above, there have been multiple bankruptcy cases filed by the debtor and his wife affecting the movant, all in their attempt to hinder, delay, and defraud the movant's attempts to exercise its rights. This court has previously identified numerous instances in which Lara Fakhoury, in her bankruptcy cases, made misrepresentations to the court, including her alleged employment by companies owned by her husband's family and the lack of transparency regarding her husband's employment. Prior counsel for Lara Fakhoury, Mr. Heston, belatedly attempts to justify those misstatements in a declaration filed in response to this motion. He, however, does not have personal knowledge of those facts. The court therefore gives no weight to that evidence. Even if he had personal knowledge, the fact that these "explanations" are being provided now instead of in prior pleadings and declarations is disconcerting. Either the debtor or his wife was not being completely truthful to counsel, or counsel has misled the court. The court previously warned Mr. Heston about his handling of these bankruptcy cases. He appears to be merely parroting whatever the debtor, who he also represents, and his wife are telling him without any attempt to verify the veracity of those statements. Only after the movant or the court points out unfavorable evidence or inconsistent statements does he very belatedly attempt to come up with explanations. These ex-post explanations are not charming nor amusing. If the debtor and his wife knew those facts from the beginning, it's even more disturbing that they attempted to deceive the court by omitting important facts related to the debtor's brother and his companies until now. The lack of candor in this case and the debtor's wife's prior cases is shocking.

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CONT... Majed Fakhoury

Chapter 7

The debtor and his wife next attempt to challenge the standing of the movant to bring this motion. The movant has a colorable claim to bring this motion. "A proceeding to determine eligibility for relief from a stay only determines whether a creditor should be released from the stay in order to argue the merits in a separate proceeding. Given the limited nature of the relief obtained through this proceeding and because final adjudication of the parties' rights and liabilities is yet to occur, a party seeking stay relief need only establish that it has a colorable claim to the property at issue. In re Griffin, 719 F.3d 1126, 1128 (9th Cir. 2013) (per curiam) (citations omitted). The law in the Ninth Circuit does not require that the moving party in a relief from stay motion be the actual beneficiary of a deed of trust. Here, Exhibits "1" through "7" to the motion establish that the moving party is either the servicer or the trustee of the MFRA Trust that has the right to enforce the deed of trust. It is also abhorrent that the debtor and his wife now attempt to challenge the movant's standing when the debtor in his Schedule D that he signed under penalty of perjury specifically identifies the movant as a secured creditor secured by their home. The debtor did not check any of the boxes to dispute the validity of the movant's claim or its security interest against the house. This is another glaring example of how the debtor and his wife have and continues to make misrepresentations to the court and abuse the bankruptcy process.

Finally, the debtor and his wife argue that if the motion is denied, the chapter 7 trustee may be interested in administering this estate by selling the home. There are multiple problems with this argument. One, there is no evidence that the chapter 7 trustee is interested in selling the home. He has not filed any pleading indicating his interest to do so. The documents Lara Fakhoury's counsel attaches to his declaration regarding a pending sale of the home, rather than help them, work against them.

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CONT...

Majed Fakhoury

Chapter 7

The debtor, even though his case converted to chapter 7, are proceeding with an attempt to sell the home, and he and his wife signed multiple documents after the conversion of the case. All of those documents are void because the debtor lacks the authority to enter into those contracts. It is the debtor who is arguing that because the home is community property, it is property of the bankruptcy estate. Yet, he is actively trying to sell the house even after the conversion of the case to chapter 7. The debtor and his wife's complete disregard for the bankruptcy law appears to be unabated even at this late date. Even the current sale documents appear dubious. Even though the home is being sold for \$1.5 million, the buyer only deposited a paltry sum of \$5,000, which is significantly lower than the standard deposit for home sales. The court has concerns that this attempted sale is another artifice concocted by the debtor and his wife and is not a legitimate, third-party transaction. The debtor and his wife also completely ignore the fact that the movant already foreclosed on the property. No legitimate buyer would attempt to purchase this home, no legitimate lender would lend against this property (the purported sale has a \$1.2 million financing contingency), and no legitimate title insurer would issue a policy at this point. The sale appears to be completely illusory.

Annulment of the stay is also justified in this context. The most important factor to consider in annulment of the stay is whether the creditor knew about the automatic stay. Here, Lara Fakhoury in multiple contexts, including before this court, claimed she owned the property as her sole and separate property. In her own bankruptcy schedules she signed under penalty of perjury, the debtor's wife did not fully disclose that the property is also owned by the debtor or that the debtor is a co-obligor under the promissory note. In fact, the debtor's wife is the only borrower under the promissory note and the deed of trust identifies her as a "single woman". See Exhibits "1" and "2" to the motion. Exhibits "15"

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CONT... Majed Fakhoury

Chapter 7

through "22" to the motion are also multiple transfer documents that identify both the debtor and his wife as "single woman" and "single man". It is abundantly clear that the debtor and his wife have consistently lied about their marital status over the years. The moving party has been severely prejudiced as a result of the debtor and his wife's deceptions and the abuse of the Bankruptcy Code over the years. Annulment of the stay is more than justified in this context.

This is a FINAL RULING and no hearing will be conducted. If a need for a hearing arises, please contact chambers.

Party Information

Debtor(s):

Majed Fakhoury

Represented By
Benjamin Heston

Movant(s):

Wilmington Trust, National

Represented By
Darlene C Vigil

Trustee(s):

Charles W Daff (TR)

Represented By
Tinho Mang

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9:30 AM

6:25-15808 Alejandro Osuna

Chapter 7

#4.00 Notice of motion and motion for relief from automatic stay
with supporting declarations ACTION IN NON-BANKRUPTCY
FORUM RE: Heather Jonette Trommald v. Crew Logistics LLC
Docket #CVRI2405411, Superior Court, Riverside County

Docket 12

Tentative Ruling:

CONTINUED to December 3, 2025 at 9:30 a.m. to allow Movant to
effect proper service. The Movant failed to serve the debtor as required
by LBR 4001-1(c)(1)(C)(i).

Party Information

Debtor(s):

Alejandro Osuna

Represented By
Jaime A Cuevas Jr.

Movant(s):

Heather Jonette Trommald

Represented By
Marc Lazarus

Trustee(s):

Lynda T. Bui (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
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Wednesday, November 5, 2025

Hearing Room 302

9:30 AM

6:25-15470 Javier Reyes

Chapter 7

#5.00 Notice of motion and motion for relief from the automatic stay with supporting declarations PERSONAL PROPERTY RE: 1512 East 5th Street, Space #150, Ontario, CA 91764

Docket 14

Tentative Ruling:

CONTINUED to December 10, 2025 at 9:30 a.m. The manufactured home does not appear on the statement of intention. Also, if the Movant is relying on § 362(h), the property is no longer property of the estate. Is this motion necessary?

Party Information

Debtor(s):

Javier Reyes

Represented By
Kevin Tang

Movant(s):

21st Mortgage Corporation

Represented By
Diane Weifenbach

Trustee(s):

Larry D Simons (TR)

Pro Se

**United States Bankruptcy Court
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Hearing Room 302

9:30 AM

6:25-15071 Concepcion Ramos Gastelum

Chapter 7

#6.00 Notice of motion and motion for relief from the automatic stay with supporting declarations PERSONAL PROPERTY
RE: 2023 GMC Sierra 1500, VIN: 3GTUUDE83PG171729

Docket 11

Tentative Ruling:

GRANT relief from the automatic stay under §§ 362(d)(1) and (d)(2).

GRANT waiver of FRBP 4001(a)(4) stay.

This is a FINAL RULING and no hearing will be conducted. If a need for a hearing arises, please contact chambers.

Party Information

Debtor(s):

Concepcion Ramos Gastelum

Represented By
Neil R Hedtke

Movant(s):

AmeriCredit Financial Services, Inc.

Represented By
Sheryl K Ith

Trustee(s):

Larry D Simons (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
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Wednesday, November 5, 2025

Hearing Room 302

9:30 AM

6:25-15842 Kevin Wall

Chapter 7

#6.10 CONT'D Notice of motion and motion for relief from the automatic stay with supporting declarations UNLAWFUL DETAINER
RE: 42787 Rachel Court, Indio, CA 92203

ST

FR. 10/22/25

Docket 12

Tentative Ruling:

GRANT relief from the automatic stay under §§ 362(d)(1) and (d)(2).

GRANT waiver of FRBP 4001(a)(4) stay.

This is a FINAL RULING and no hearing will be conducted. If a need for a hearing arises, please contact chambers.

Party Information

Debtor(s):

Kevin Wall

Pro Se

Movant(s):

Dunes 5 LLC

Represented By
William E Windham

Trustee(s):

Charles W Daff (TR)

Pro Se

**United States Bankruptcy Court
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9:30 AM

6:25-16992 Aracely Silva

Chapter 13

#7.00 Notice of motion and motion for relief from the automatic stay with supporting declarations REAL PROPERTY
RE: 4817 West Avenue L6, Quartz Hill, CA 93536

Case dismissed 10/17/25 for failure to file information

Docket 12

Tentative Ruling:

GRANT relief from the automatic stay under §§ 362(d)(1) and (d)(4).

GRANT waiver of FRBP 4001(a)(4) stay.

This is a FINAL RULING and no hearing will be conducted. If a need for a hearing arises, please contact chambers.

Party Information

Debtor(s):

Aracely Silva

Pro Se

Movant(s):

Siwell Inc., dba Capital Mortgage

Represented By
Joseph C Delmotte

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Riverside
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Wednesday, November 5, 2025

Hearing Room 302

9:30 AM

6:25-13692 Cecilia Gutierrez

Chapter 13

#8.00 Notice of motion and motion for relief from the automatic stay with supporting declarations REAL PROPERTY
RE: 1559 North Clifford Avenue, Rialto, CA 92376

Docket 38

Tentative Ruling:

In light of the government shutdown and the requirements of 31 U.S.C. § 1342, the Antideficiency Act, this matter is continued to December 10, 2025 at 9:30 a.m. If an urgent need to have a hearing arises, please contact chambers and the request may be accommodated dependent on the nature of the need and the staffing levels at that time. No hearing will be conducted on the originally scheduled date.

Party Information

Debtor(s):

Cecilia Gutierrez

Represented By
Inez Tinoco-Vaca

Movant(s):

HSBC Bank USA, National

Represented By
Joseph C Delmotte

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Riverside
Scott Yun, Presiding
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Wednesday, November 5, 2025

Hearing Room 302

9:30 AM

6:25-12966 Evette Renee Jones

Chapter 13

#9.00 Notice of motion and motion for relief from the automatic stay with supporting declarations PERSONAL PROPERTY
RE: 2021 Mercedes-Benz C300W4, VIN: W1KWF8EB6MR639797

Docket 45

Tentative Ruling:

In light of the government shutdown and the requirements of 31 U.S.C. § 1342, the Antideficiency Act, this matter is continued to December 3, 2025 at 9:30 a.m. If an urgent need to have a hearing arises, please contact chambers and the request may be accommodated dependent on the nature of the need and the staffing levels at that time. No hearing will be conducted on the originally scheduled date.

Party Information

Debtor(s):

Evette Renee Jones

Represented By
Steven A Alpert

Movant(s):

Mercedes-Benz Vehicle Trust

Represented By
Sheryl K Ith

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Riverside
Scott Yun, Presiding
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Wednesday, November 5, 2025

Hearing Room 302

9:30 AM

6:24-17168 Jessica Swanson

Chapter 13

#10.00 Notice of motion and motion for relief from the automatic stay with supporting declarations PERSONAL PROPERTY
RE: 2022 Dodge Charger, VIN: 2C3CDXBG6NH157866

Docket 31

Tentative Ruling:

CONTINUED to December 10, 2025 at 9:30 a.m. The Movant failed to provide evidence of fair market value. The evidence of missing payments includes internal codes that make it difficult to read. The Movant is to file and serve a supplement by November 26, 2025.

Party Information

Debtor(s):

Jessica Swanson

Represented By
Amanda G. Billyard

Movant(s):

LBS Financial CU

Represented By
Karel Rocha

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Riverside
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Wednesday, November 5, 2025

Hearing Room 302

9:30 AM

6:24-14262 Dante L. Jackson and Tynita D. Jackson

Chapter 13

#11.00 Notice of motion and motion for relief from the automatic stay with supporting declarations REAL PROPERTY
RE: 6658 Heathrow Avenue, Fontana, CA 92336-4194

Docket 79

Tentative Ruling:

In light of the government shutdown and the requirements of 31 U.S.C. § 1342, the Antideficiency Act, this matter is continued to December 10, 2025 at 9:30 a.m. If an urgent need to have a hearing arises, please contact chambers and the request may be accommodated dependent on the nature of the need and the staffing levels at that time. No hearing will be conducted on the originally scheduled date.

Party Information

Debtor(s):

Dante L. Jackson

Represented By
W. Derek May

Joint Debtor(s):

Tynita D. Jackson

Represented By
W. Derek May

Movant(s):

Citigroup Mortgage Loan Trust 2021

Represented By
Kristin A Schuler-Hintz

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Riverside
Scott Yun, Presiding
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Wednesday, November 5, 2025

Hearing Room 302

9:30 AM

6:22-11135 Jesus Osorio

Chapter 13

#12.00 Notice of motion and motion for relief from automatic stay
with supporting declarations ACTION IN NON-BANKRUPTCY
FORUM RE: Anna Marie Osorio v. Jesus Osorio
Docket #FLRI2400213, Riverside Family Court

Docket 62

Tentative Ruling:

GRANT relief from the automatic stay under § 362(d)(1).

GRANT waiver of FRBP 4001(a)(4) stay.

This is a FINAL RULING and no hearing will be conducted. If a need
for a hearing arises, please contact chambers.

Party Information

Debtor(s):

Jesus Osorio

Represented By
Kevin Tang

Movant(s):

Anna Marie Osorio

Represented By
Christopher J. Langley

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Riverside
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Wednesday, November 5, 2025

Hearing Room 302

9:30 AM

6:23-15801 Lawal Abiodun Balogun

Chapter 13

#13.00 CONT'D Notice of motion and motion for relief from the automatic stay with supporting declarations REAL PROPERTY RE: 2009 Mason Avenue, Joliet, IL 60435

FR. 4/2/25; 5/7/25; 6/25/25; 7/30/25; 8/27/25; 10/8/25

Docket 41

Tentative Ruling:

CONTINUED to December 3, 2025 at 9:30 a.m. If a stipulation for APO is not filed by November 19, 2025, the motion will be granted.

Party Information

Debtor(s):

Lawal Abiodun Balogun

Represented By
Paul Y Lee

Movant(s):

Federal Home Loan Mortgage

Represented By
Theron S Covey
Sean C Ferry
Sarah Arlene Dooley-Lewis

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
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Wednesday, November 5, 2025

Hearing Room 302

9:30 AM

6:25-17397 Alvin E. Medina and Theresa L. Medina

Chapter 13

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

ST

Docket 9

Tentative Ruling:

DENY. There is insufficient evidence to overcome the presumption of
bad faith.

Party Information

Debtor(s):

Alvin E. Medina

Represented By
Michael Smith

Joint Debtor(s):

Theresa L. Medina

Represented By
Michael Smith

Movant(s):

Alvin E. Medina

Represented By
Michael Smith

Theresa L. Medina

Represented By
Michael Smith

Trustee(s):

Rod Danielson (TR)

Pro Se