

**United States Bankruptcy Court  
Central District of California  
Los Angeles  
Julia Brand, Presiding  
Courtroom 1375 Calendar**

Tuesday, January 28, 2025

Hearing Room 1375

2:00 PM  
2:07-00000

Chapter 0

#0.00

**PLEASE REFER TO THE RECENTLY UPDATED COURT WEBSITE, "PHONE/VIDEO APPEARANCES" TAB, TO DETERMINE IF PHONE/VIDEO APPEARANCE IS PERMITTED FOR YOUR MATTER OR WHETHER IN PERSON APPEARANCE IS REQUIRED.**

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Docket 0

**Tentative Ruling:**

- NONE LISTED -

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**Hearing Room 1375**

2:00 PM

**2:24-13019 Yu Ping Hua**

**Chapter 7**

Adv#: 2:24-01264 W & L Business Consulting LLC v. Hua

**#1.00** Status conference re Complaint by W & L Business Consulting LLC against Yu Ping Hua.

**Default Entered Against Defendant(s) YU PING HUA**

Docket 1

**Tentative Ruling:**

No status report was filed. Plaintiff to address when it will file a motion for default judgment in light of the entry of default of defendant Yu Ping Hua.

<b>Party Information</b>
--------------------------

**Debtor(s):**

Yu Ping Hua

Represented By  
Kevin Tang

**Defendant(s):**

Yu Ping Hua

Pro Se

**Plaintiff(s):**

W & L Business Consulting LLC

Represented By  
Stella A Havkin

**Trustee(s):**

Heide Kurtz (TR)

Pro Se

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**2:24-14814 Homes and Houses Utah, LLC**

**Chapter 7**

Adv#: 2:24-01263 Etchebarren v. Homes and Houses Utah, LLC et al

**#2.00** Status conference re Complaint by Jean Etchebarren against Homes and Houses Utah, LLC, Balboa, LLC, Forman Kenneth, Yahuda Ashouri, Nathanael Dardon, David Sessions.

Docket 1

**Tentative Ruling:**

This status conference is continued to **February 11, 2025 at 2:00 p.m.** to be held concurrently with the hearing on the motions to dismiss.

**Appearances waived.**

**Party Information**

**Debtor(s):**

Homes and Houses Utah, LLC

Represented By  
Michael R Totaro  
Maureen J Shanahan  
Christian Savio

**Defendant(s):**

Homes and Houses Utah, LLC

Pro Se

Balboa, LLC

Represented By  
Valerie J Schratz

Nathanael Dardon

Represented By  
Ryan D O'Dea

David Sessions

Represented By  
Kristine A Thagard  
David Wood

Kenneth Forman

Represented By  
Valerie J Schratz

Yehuda Ashouri

Pro Se

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**CONT... Homes and Houses Utah, LLC**

**Chapter 7**

Jack Cohen

Represented By  
Valerie J Schratz

DOES 1-100

Pro Se

**Plaintiff(s):**

Jean Etchebarren

Represented By  
Arash Shirdel

**Trustee(s):**

Rosendo Gonzalez (TR)

Represented By  
Eric P Israel

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**2:22-14613 Deborah Elizabeth Gouch-Onassis**

**Chapter 7**

Adv#: 2:24-01224 Gouch-Onassis v. Department of Education et al

**#3.00** Status conference re Complaint by Deborah Elizabeth Gouch-Onassis against Department of Education , ED Financial Services .

Docket 1

**Tentative Ruling:**

None.

<b>Party Information</b>
--------------------------

**Debtor(s):**

Deborah Elizabeth Gouch-Onassis Pro Se

**Defendant(s):**

Department of Education Represented By  
Elan S Levey

ED Financial Services Pro Se

**Plaintiff(s):**

Deborah Elizabeth Gouch-Onassis Pro Se

**Trustee(s):**

Peter J Mastan (TR) Pro Se

Peter J Mastan (TR) Pro Se

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**2:22-14613 Deborah Elizabeth Gouch-Onassis**

**Chapter 7**

Adv#: 2:24-01224 Gouch-Onassis v. Department of Education et al

**#4.00** Motion and Debtor's complaint for determination that debt is dischargeable.

Docket 24

**Tentative Ruling:**

None.

<b>Party Information</b>
--------------------------

**Debtor(s):**

Deborah Elizabeth Gouch-Onassis Pro Se

**Defendant(s):**

Department of Education Represented By  
Elan S Levey

ED Financial Services Pro Se

**Movant(s):**

Deborah Elizabeth Gouch-Onassis Pro Se

**Plaintiff(s):**

Deborah Elizabeth Gouch-Onassis Pro Se

**Trustee(s):**

Peter J Mastan (TR) Pro Se

Peter J Mastan (TR) Pro Se

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**2:23-16074 Norio Ichikawa**

**Chapter 7**

Adv#: 2:23-01489      Nguyen et al v. Ichikawa et al

**#5.00**      Status conference re Third Amended Complaint  
to determine debt to be nondischargeable

fr 2-13-24, 4-30-24, 5-14-24; 7-9-24; 7-16-24;  
9-24-24; 12-3-24

Docket      47

**Tentative Ruling:**

None.

**Party Information**

**Debtor(s):**

Norio Ichikawa

Represented By  
Kevin Tang

**Defendant(s):**

Norio Ichikawa

Represented By  
Adam Apollo

Michelle Tuyet Nguyen

Represented By  
Adam Apollo

**Joint Debtor(s):**

Michelle Tuyet Nguyen

Represented By  
Kevin Tang

**Plaintiff(s):**

Thuan Nguyen

Pro Se

Nancy

Pro Se

**Trustee(s):**

Brad D Krasnoff (TR)

Pro Se

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**CONT... Norio Ichikawa**

**Chapter 7**



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**2:23-16074 Norio Ichikawa**

**Chapter 7**

Adv#: 2:23-01489      Nguyen et al v. Ichikawa et al

**#6.00**      Motion to Dismiss Adversary Proceeding

fr. 12-3-24

Docket      49

**Tentative Ruling:**

**Appearances required.**

This matter comes before the Court on the debtor defendants Norio Ichikawa ("Defendant Ichikawa") and Michelle Tuyet Nguyen's ("Defendant Nguyen") (collectively "Debtors") Motion to Dismiss the Third Amended Complaint Pursuant to FRCP 12B6 [Docket No. 49] ("Motion"). The plaintiffs did not file an opposition to the Motion. For the reasons more fully described below, the Court intends to grant the Motion.

On October 2, 2024, the creditor plaintiffs Thuan Nguyen ("Plaintiff Nguyen") and Nancy ("Plaintiff Nancy") filed a Third Amended Complaint [Docket No. 47] (the "Third Amended Complaint") against Debtors, seeking to hold certain debt nondischargeable under 11 U.S.C. § 523(a)(2)(A). The Third Amended Complaint alleges Debtors engaged in fraud in obtaining a money loan from Plaintiffs under § 523(a)(2)(A).

Federal Rule of Bankruptcy Procedure 7012(b) applies Federal Rule of Civil Procedure 12(b) to bankruptcy adversary proceedings. Under Rule 12(b) (6), a court may grant a party's motion to dismiss when the complaint fails "to state a claim upon which relief can be granted." Fed. R. Civ. P. 12(b)(6). Dismissal under Rule 12(b)(6) is appropriate when the complaint lacks a cognizable legal theory or sufficient facts to support a cognizable legal theory. *Balistreri v. Pacifica Police Dep't.*, 901 F.2d 696, 699 (9th Cir. 1990).

To sufficiently state a claim for relief and survive a Rule 12(b)(6) motion, a complaint's "[f]actual allegations must be enough to raise a right to relief above the speculative level." *Bell Atl. Corp. v. Twombly*, 550 U.S. 544,

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CONT...

**Norio Ichikawa**

**Chapter 7**

555 (2007). Mere "labels and conclusions" or a "formulaic recitation of the elements of a cause of action will not do." *Id.* Rather, "[t]o survive a motion to dismiss, a complaint must contain sufficient factual matter, accepted as true, to state a claim to relief that is plausible on its face." *Ashcroft v. Iqbal*, 556 U.S. 662, 678 (2009) (emphasis added) (internal quotation marks omitted). Furthermore, all allegations made in the complaint must be construed as true, even if doubtful in fact. *Twombly*, 550 U.S. at 555-56 (quoting *Scheuer v. Rhodes*, 416 U.S. 232, 236 (1974)).

To prevail on a § 523(a)(2)(A) claim, the creditor must show: (1) the debtor made representations that at the time the debtor knew to be false; (2) the debtor made those representations with the intention and purpose of deceiving the creditor (scienter); (3) the "The motion to dismiss for failure to state a claim is viewed with disfavor and is creditor justifiably relied on those representations; and (4) the creditor sustained losses as a proximate result of the debtor's representations. See *In re Eashai*, 87 F.3d 1082, 1086 (9th Cir. BAP 2004); *In re Britton*, 950 F.2d 602, 604 (9th Cir. 1991).). Under Civil Rule 9(b), which applies to bankruptcy adversary proceedings through Federal Rule of Bankruptcy Procedure 7009, "[i]n alleging fraud or mistake, a party must state with particularity the circumstances constituting fraud or mistake. Malice, intent, knowledge, and other conditions of a person's mind may be alleged generally." Fed. R. Civ. P. 9(b).

Here, Plaintiffs have failed to allege sufficient facts to support a claim for relief under § 523(a)(2)(A). Just like the prior complaint, Plaintiffs' allegations in the Third Amended Complaint are an amalgam of assertions that do not amount to a plain statement of facts supporting a claim for relief under § 523(a)(2)(A). It is a disjointed pleading that fails to allege the facts of the fraud with particularity. It does not provide the who, what, when and where of the fraud; nor does it contain any allegations of fact with respect to Defendant Nguyen's participation in the fraud. It also does not allege all of the elements of fraud. Plaintiffs have been provided with four opportunities to assert a claim for relief and have been unable to do so.

As this is the Third Amended Complaint, and for the reasons stated above, the Court will GRANT the Motion and dismiss Plaintiffs' § 523(a)(2)(A) claim without leave to amend.

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CONT... Norio Ichikawa

Chapter 7

The Motion references § 727 claims, but those claims were dismissed with prejudice in an earlier version of the complaint.

<b>Party Information</b>
--------------------------

**Debtor(s):**

Norio Ichikawa

Represented By  
Kevin Tang

**Defendant(s):**

Norio Ichikawa

Represented By  
Adam Apollo

Michelle Tuyet Nguyen

Represented By  
Adam Apollo

**Joint Debtor(s):**

Michelle Tuyet Nguyen

Represented By  
Kevin Tang

**Movant(s):**

Norio Ichikawa

Represented By  
Adam Apollo

Michelle Tuyet Nguyen

Represented By  
Adam Apollo

**Plaintiff(s):**

Thuan Nguyen

Pro Se

Nancy

Pro Se

**Trustee(s):**

Brad D Krasnoff (TR)

Pro Se

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**2:22-10748 Vantage Steel International, Inc.**

**Chapter 7**

Adv#: 2:24-01030 Pringle, Chapter 7 Trustee v. Ivory Crown, Inc.

- #7.00** Pretrial Conference re Complaint to:  
(1) Avoid and Recover Fraudulent Transfers;  
(2) Avoid and Recover Preferential Transfers;  
(3) To Preserve Recovered Transfers for Benefit  
Of Debtor's Estate; And  
(4) Disallowance of Any Claims Held by Defendant  
[11 U.S.C. § 502(d)]

fr. 4-30-24; 10-1-24

Docket 1

**\*\*\* VACATED \*\*\* REASON: O/E 11-04-24 PTC CONT'D TO 4-22-25 @  
2:00 P.M.**

**Tentative Ruling:**

None.

**Party Information**

**Debtor(s):**

Vantage Steel International, Inc.

Represented By  
William E. Winfield

**Defendant(s):**

Ivory Crown, Inc.

Represented By  
William E. Winfield

**Plaintiff(s):**

John P. Pringle, Chapter 7 Trustee

Represented By  
Anthony A. Friedman

**Trustee(s):**

John P Pringle (TR)

Represented By  
Anthony A. Friedman  
Todd A. Frealy

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**CONT... Vantage Steel International, Inc.**

**Chapter 7**

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**2:22-10748 Vantage Steel International, Inc.**

**Chapter 7**

Adv#: 2:24-01031 Pringle, Chapter 7 Trustee v. Lee

- #8.00** Pretrial Conference re Complaint to:  
(1) Avoid and Recover Fraudulent Transfers;  
(2) Avoid and Recover Preferential Transfers;  
(3) To Preserve Recovered Transfers for Benefit Of Debtor's Estate; And  
(4) Disallowance of Any Claims Held by Defendant [11 U.S.C. § 502(d)]

fr. 4-30-24; 10-1-24

Docket 1

**\*\*\* VACATED \*\*\* REASON: O/E 11-05-24 PTC CONT'D TO 4-22-25 @  
2:00 P.M.**

**Tentative Ruling:**

None.

<b>Party Information</b>
--------------------------

**Debtor(s):**

Vantage Steel International, Inc.

Represented By  
William E. Winfield

**Defendant(s):**

Chun Soo Lee

Represented By  
William E. Winfield

**Plaintiff(s):**

John P. Pringle, Chapter 7 Trustee

Represented By  
Anthony A. Friedman

**Trustee(s):**

John P Pringle (TR)

Represented By  
Anthony A. Friedman  
Todd A. Frealy

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**2:22-10748 Vantage Steel International, Inc.**

**Chapter 7**

Adv#: 2:24-01033 Pringle, Chapter 7 Trustee v. Vulcan Steel Inc.

- #9.00** Pretrial Conference re Complaint to:  
(1) Avoid and Recover Fraudulent Transfers;  
(2) Avoid and Recover Preferential Transfers;  
(3) To Preserve Recovered Transfers for Benefit  
Of Debtor's Estate; And  
(4) Disallowance of Any Claims Held by Defendant  
[11 U.S.C. § 502(d)]

fr. 4-30-24; 10-1-24

Docket 1

**\*\*\* VACATED \*\*\* REASON: O/E 12-4-24. CONT'D 4-22-25 AT 2:00 PM**

**Tentative Ruling:**

None.

**Party Information**

**Debtor(s):**

Vantage Steel International, Inc.

Represented By  
William E. Winfield

**Defendant(s):**

Vulcan Steel Inc.

Represented By  
Michael Jay Berger

**Plaintiff(s):**

John P. Pringle, Chapter 7 Trustee

Represented By  
Anthony A. Friedman

**Trustee(s):**

John P Pringle (TR)

Represented By  
Anthony A. Friedman  
Todd A. Frealy

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**2:18-15693 Kami Emein**

**Chapter 7**

Adv#: 2:18-01260 Amin v. Emein

**#10.00** Motion For Summary Judgment Defendant Kami Emein's Motion for Summary Judgment or in the Alternative Motion for Summary Adjudication

fr. 12-10-24

Docket 183

**\*\*\* VACATED \*\*\* REASON: O/E 1-6-25. STIPULATION TO DISMISS  
ADVERSARY**

**Tentative Ruling:**

- NONE LISTED -

**Party Information**

**Debtor(s):**

Kami Emein

Represented By  
Alan W Forsley

**Defendant(s):**

Kami Emein

Represented By  
Alan W Forsley

**Movant(s):**

Kami Emein

Represented By  
Alan W Forsley

**Plaintiff(s):**

Joseph Amin

Represented By  
Alan W Forsley  
Kyra E Andrassy

**Trustee(s):**

John J Menchaca (TR)

Represented By  
Uzzi O Raanan ESQ  
Sonia Singh



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**CONT...**

**Kami Emein**

Michael G D'Alba

Alphamorlai Lamine Kebeh

**Chapter 7**

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**2:24-20585 Ernesto Valdez**

**Chapter 13**

**#11.00** Motion in Individual Case for Order Imposing a Stay or Continuing the Automatic Stay as the Court Deems Appropriate

Docket 13

**Tentative Ruling:**

None.

**Party Information**

**Debtor(s):**

Ernesto Valdez

Represented By  
Gary Polston

**Movant(s):**

Ernesto Valdez

Represented By  
Gary Polston

**Trustee(s):**

Nancy K Curry (TR)

Pro Se

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**2:25-10123 Yvette Gummer Obiefule**

**Chapter 13**

**#11.10** Motion in Individual Case for Order Imposing a Stay or Continuing the Automatic Stay as the Court Deems Appropriate

Docket 12

**Tentative Ruling:**

None.

**Party Information**

**Debtor(s):**

Yvette Gummer Obiefule

Represented By  
Anthony Obehi Egbase

**Movant(s):**

Yvette Gummer Obiefule

Represented By  
Anthony Obehi Egbase

**Trustee(s):**

Nancy K Curry (TR)

Pro Se

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**2:24-20572 Christopher Limas and Linda Marie Limas**

**Chapter 13**

**#11.20** Motion in Individual Case for Order Imposing a Stay or Continuing the Automatic Stay as the Court Deems Appropriate

fr. 1-21-25

Docket 10

**Tentative Ruling:**

None.

<b>Party Information</b>
--------------------------

**Debtor(s):**

Christopher Limas

Represented By  
Michael E Clark

**Joint Debtor(s):**

Linda Marie Limas

Represented By  
Michael E Clark

**Movant(s):**

Christopher Limas

Represented By  
Michael E Clark

Linda Marie Limas

Represented By  
Michael E Clark

**Trustee(s):**

Nancy K Curry (TR)

Pro Se

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**2:24-12182 Credit Lending Services, Inc.**

**Chapter 11**

Adv#: 2:24-01097 Credit Lending Services, Inc. et al v. The Park National Bank et al

- #12.00** Status conference re first amended for damages:
1. Breach of contract;
  2. Breach of implied covenant of good faith and fair dealing;
  3. Tortious Interference with contractual relations;
  4. Civil Fraud
  5. Breach of imposed/undertaken special lender fiduciary duty;
  6. Trade libel;
  7. Negligent management/supervision/retention;
  8. Unfair, deceptive and unlawful business practices

fr. 7-2-24, 7-16-24; 8-27-24; 10-1-24; 11-19-24; 12-3-24; 12-12-24;  
1-14-25

Docket 4

**Tentative Ruling:**

None.

**Party Information**

**Debtor(s):**

Credit Lending Services, Inc.

Represented By  
Tamar Terzian  
James D Roberts

**Defendant(s):**

The Park National Bank

Represented By  
Susan M. Argo  
Christy Bertram

Craig Larson

Represented By  
Susan M. Argo

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**CONT... Credit Lending Services, Inc.**

**Chapter 11**

Christy Bertram

DOES 1 through 100, inclusive

Pro Se

**Plaintiff(s):**

Credit Lending Services, Inc.

Represented By  
James D Roberts

Chad L Spindler

Represented By  
James D Roberts

**Trustee(s):**

John-Patrick McGinnis Fritz (TR)

Represented By  
John-Patrick M Fritz

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**2:24-12182 Credit Lending Services, Inc.**

**Chapter 11**

Adv#: 2:24-01097 Credit Lending Services, Inc. et al v. The Park National Bank et al

**#13.00** Motion to Dismiss Adversary Proceeding

fr. 10-1-24; 11-19-24; 12-3-24; 12-12-24; 1-14-25

Docket 13

**Tentative Ruling:**

None.

<b>Party Information</b>
--------------------------

**Debtor(s):**

Credit Lending Services, Inc.

Represented By  
Tamar Terzian  
James D Roberts

**Defendant(s):**

The Park National Bank

Represented By  
Susan M. Argo  
Christy Bertram

Craig Larson

Represented By  
Susan M. Argo  
Christy Bertram

DOES 1 through 100, inclusive

Pro Se

**Movant(s):**

The Park National Bank

Represented By  
Susan M. Argo  
Christy Bertram

**Plaintiff(s):**

Credit Lending Services, Inc.

Represented By  
James D Roberts

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**CONT... Credit Lending Services, Inc.**

**Chapter 11**

Chad L Spindler

Represented By  
James D Roberts

**Trustee(s):**

John-Patrick McGinnis Fritz (TR)

Represented By  
John-Patrick M Fritz



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**2:24-12182 Credit Lending Services, Inc.**

**Chapter 11**

**#14.00 Case Management Status Conference  
in a Chapter 11 Case**

fr. 4-25-24, 6-13-24; 7-18-24; 8-15-24; 9-26-24; 11-7-24; 11-19-24  
12-3-24; 12-12-24; 1-14-25

Docket 1

**Tentative Ruling:**

None.

<b>Party Information</b>
--------------------------

**Debtor(s):**

Credit Lending Services, Inc.

Represented By  
Tamar Terzian  
James D Roberts

**Trustee(s):**

John-Patrick McGinnis Fritz (TR)

Represented By  
John-Patrick M Fritz

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**2:24-12182 Credit Lending Services, Inc.**

**Chapter 11**

**#15.00** Motion authorizing further use of cash collateral

fr. 7-18-24; 8-5-24; 9-26-24; 11-7-24; 11-19-24  
12-3-24; 12-12-24; 1-14-25

Docket 25

**Tentative Ruling:**

None.

**Party Information**

**Debtor(s):**

Credit Lending Services, Inc.

Represented By  
Tamar Terzian  
James D Roberts

**Movant(s):**

Credit Lending Services, Inc.

Represented By  
Tamar Terzian  
James D Roberts

**Trustee(s):**

John-Patrick McGinnis Fritz (TR)

Represented By  
John-Patrick M Fritz

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**2:24-12182 Credit Lending Services, Inc.**

**Chapter 11**

**#16.00** Credit Lending Services, Inc. Objection to  
Claim filed by the Park National Bank and  
Request for Attorney Fees

fr. 7-18-24; 8-15-24; 8-27-24; 10-1-24; 11-19-24  
12-3-24; 12-12-24; 1-14-25

Docket 139

**Tentative Ruling:**

None.

**Party Information**

**Debtor(s):**

Credit Lending Services, Inc.

Represented By  
Tamar Terzian  
James D Roberts

**Movant(s):**

Credit Lending Services, Inc.

Represented By  
Tamar Terzian  
James D Roberts

**Trustee(s):**

John-Patrick McGinnis Fritz (TR)

Represented By  
John-Patrick M Fritz

**United States Bankruptcy Court  
Central District of California  
Los Angeles  
Julia Brand, Presiding  
Courtroom 1375 Calendar**

**Tuesday, January 28, 2025**

**Hearing Room 1375**

2:00 PM

**2:24-12182 Credit Lending Services, Inc.**

**Chapter 11**

**#17.00** Joint Motion of Debtor Credit Lending Services, Inc. and The Park National Bank to Approve Settlement and Compromise

fr. 1-14-25

Docket 225

**Tentative Ruling:**

None.

**Party Information**

**Debtor(s):**

Credit Lending Services, Inc.

Represented By  
Tamar Terzian  
James D Roberts

**Movant(s):**

The Park National Bank

Represented By  
Christy Bertram  
Susan M. Argo

**Trustee(s):**

John-Patrick McGinnis Fritz (TR)

Represented By  
John-Patrick M Fritz