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In re:

VILLIE LONDON,

Debtor.

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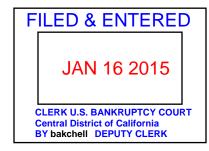
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UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA LOS ANGELES DIVISION

Case No. 2:14-bk-25411-RK

Chapter 7

ORDER DENYING DEBTOR'S MOTION FOR AUTHORITY TO REDEEM PERSONAL PROPERTY WITHOUT PREJUDICE

Pending before the court is Villie London ("Debtor")'s Motion for Authority to Redeem Personal Property ("Motion"). ECF 11. Debtor has not produced any credible evidence on the fair market value of the property to be redeemed in support of the Motion. The court accords little weight to the valuation opinion of Debtor regarding the value of her vehicle because there is no detailed explanation of how she arrived at the value of the property and thus, her lay opinion of value is insufficient to establish in the court's mind an actual belief as to the validity of her valuation opinion as the owner. See 26 1 Russell, *Bankruptcy Evidence Manual*, § 701:2 at 818-821 (2014-2015 ed.), *citing inter* alia, In re Meeks, 349 B.R. 19, 22 (Bankr. E.D. Cal. 2006).

"The value of automobiles and other motor vehicles is usually established by submitting relevant page(s) from the Kelley Blue Book Auto Market Report or the National

Automobile Dealers Association (NADA) Guide. Both sources are considered reliable and admissible valuation evidence." March, Ahart and Shapiro, Rutter Group California Practice Guide: Bankruptcy, ¶ 8:1247 (2015 online ed.), citing In re Young, 390 B.R. 480, 492-493 (Bankr. D. Me. 2008) (Kelley Blue Book); In re Finnegan, 358 B.R. 644, 649 (Bankr. M.D. Pa. 2006) (noting use of both sources but Kelley Blue Book used "to a lesser degree"); In re Bouzek, 311 B.R. 239, 243 (Bankr. E.D. Wis. 2004) (NADA Guide and Kelley Blue Book). For the reasons cited above, IT IS HEREBY ODERED the Motion is DENIED WITHOUT PREJUDICE. ### Date: January 16, 2015 Robert Kwan United States Bankruptcy Judge