

FILED & ENTERED

JAN 16 2015

CLERK U.S. BANKRUPTCY COURT
Central District of California
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**UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA
LOS ANGELES DIVISION**

In re:

VILLIE LONDON,

Debtor.

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 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

1 Automobile Dealers Association (NADA) Guide. Both sources are considered reliable
2 and admissible valuation evidence.” March, Ahart and Shapiro, *Rutter Group California*
3 *Practice Guide: Bankruptcy*, ¶ 8:1247 (2015 online ed.), citing *In re Young*, 390 B.R. 480,
4 492-493 (Bankr. D. Me. 2008) (Kelley Blue Book); *In re Finnegan*, 358 B.R. 644, 649
5 (Bankr. M.D. Pa. 2006) (noting use of both sources but Kelley Blue Book used “to a
6 lesser degree”); *In re Bouzek*, 311 B.R. 239, 243 (Bankr. E.D. Wis. 2004) (NADA Guide
7 and Kelley Blue Book).

8 For the reasons cited above, IT IS HEREBY ORDERED the Motion is DENIED
9 WITHOUT PREJUDICE.

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23 Date: January 16, 2015



24 Robert Kwan
25 United States Bankruptcy Judge
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