

Dated: October 8, 2025



*Brenda Moody Whinery*

Brenda Moody Whinery, Bankruptcy Judge

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UNITED STATES BANKRUPTCY COURT  
DISTRICT OF ARIZONA

In re:
<b>RUBEN CARRASCO and SUZANNE CARRASCO,</b>
Debtor(s).
<b>CAG ACCEPTANCE, LLC</b>
Movant,
vs.
<b>RUBEN CARRASCO and SUZANNE CARRASCO, Debtor(s), and ERIC M. HALEY, Trustee,</b>
Respondents.

Proceedings in Chapter 7  
**No. 4:25-bk-08526-BMW**  
  
ORDER TERMINATING THE  
AUTOMATIC STAY  
  
Property: 2019 VOLKSWAGEN PASSAT

Movant, CAG ACCEPTANCE, LLC having filed a Motion Seeking Termination of the Automatic Stay, having appeared through its counsel Folks Hess, PLLC, and having filed a Motion Seeking Termination of the Automatic Stay and a Notice of filing Motion for Termination of the Automatic Stay and Requirement to File Response, said Motion and Notice having been filed and served to the parties in interest on 12th day of September 2025; the Debtor(s), RUBEN CARRASCO and SUZANNE CARRASCO, and the trustee, ERIC M. HALEY, having failed to file an objection to the Motion or the proposed form of Order; the

1 Court having considered the allegations contained in the Motion, the Court finds that the  
2 property described as:

3 2019 VOLKSWAGEN PASSAT, VIN 1VWLA7A36KC009800 (the "Property")  
4 is subject to a valid, perfected security interest and lien of Movant, which interest has not been  
5 afforded adequate protection; and good cause appearing therefor, it is

6 ORDERED, ADJUDGED AND DECREED that the Automatic Stay Against Lien  
7 Enforcement in effect regarding the Property described as:

8 2019 VOLKSWAGEN PASSAT, VIN 1VWLA7A36KC009800  
9 is terminated as to CAG ACCEPTANCE, LLC, and Movant may proceed with all valid legal  
10 rights and remedies against the Property pursuant to non-bankruptcy law.

11 IT IS FURTHER ORDERED that due to the Debtors' surrender of the Property to  
12 Movant, the 14-day period of Bankruptcy Rule 4001(a)(3) is hereby waived and Movant may  
13 execute on this order upon its entry.

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15 **ORDER SIGNED AND DATED ABOVE**  
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