

**U.S. Bankruptcy Court  
 District of Utah (Salt Lake City)  
 Bankruptcy Petition #: 20-24509**

Assigned to: Kevin R. Anderson  
 Chapter 13  
 Voluntary  
 Asset

Date filed: 07/27/2020  
 Plan confirmed: 12/03/2020  
 341 meeting: 09/03/2020 02:00 PM  
 Original Deadline for filing claims: 10/05/2020  
 Deadline for filing claims (govt.): 01/25/2021

**Debtor**

**Christopher Dell Christensen**  
 460 East 1850 North  
 Ogden, UT 84414  
 WEBER-UT  
 SSN / ITIN: xxx-xx-6376  
**aka Dell Christensen**  
**aka Christopher Christensen**

represented by **Ted K. Godfrey**  
 2668 Grant Avenue  
 Suite 103  
 Ogden, UT 84401  
 (801) 621-7445  
 Fax : (801) 621-7648  
 Email: [godfreylawyer@gmail.com](mailto:godfreylawyer@gmail.com)

**Joint Debtor**

**DeeAnn Bloxham**  
 460 East 1850 North  
 Ogden, UT 84414  
 WEBER-UT  
 SSN / ITIN: xxx-xx-5553

represented by **Ted K. Godfrey**  
 (See above for address.)

**Trustee**

**Lon Jenkins tr**  
 405 South Main Street  
 Suite 600  
 Salt Lake City, UT 84111  
 (801) 596-2884  
[ecfmail@ch13ut.org](mailto:ecfmail@ch13ut.org)

**U.S. Trustee**

**United States Trustee**  
 Washington Federal Bank Bldg.  
 405 South Main Street  
 Suite 300  
 Salt Lake City, UT 84111  
[USTPRegion19.SK.ECF@usdoj.gov](mailto:USTPRegion19.SK.ECF@usdoj.gov)

**Debtor(s) email addresses used for BNC noticing ONLY**

Filing Date	#	Docket Text
07/27/2020	<a href="#"><u>1</u></a>	Chapter 13 Voluntary Petition Filed by Christopher Dell Christensen, DeeAnn Bloxham. (Godfrey, Ted) (EOD: 07/27/2020)
07/27/2020		Creditor(s) uploaded (6 creditors). (Godfrey, Ted) (EOD: 07/27/2020)
07/27/2020	<a href="#"><u>2</u></a>	Statement of Financial Affairs and Schedules Filed by DeeAnn Bloxham, Christopher Dell Christensen. (Godfrey, Ted) (EOD: 07/27/2020)

07/27/2020	<a href="#">3</a>	Statement of Social Security Number(s) Filed by DeeAnn Bloxham, Christopher Dell Christensen. (Godfrey, Ted) (EOD: 07/27/2020)
07/27/2020	<a href="#">4</a>	Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period for 3 Years (Form 122C-1). Disposable Income Is Not Determined. Filed by DeeAnn Bloxham, Christopher Dell Christensen. (Godfrey, Ted) (EOD: 07/27/2020)
07/27/2020		Meeting of Creditors & Notice of Appointment of Interim Trustee Lon Jenkins tr, with 341(a) meeting to be held on 09/03/2020 at Fed Bldg.Rm 1407,Ogden. Confirmation hearing to be held on 10/15/2020 at USBC Rm 376. Proofs of Claim due by 10/05/2020. (EOD: 07/27/2020)
07/27/2020	<a href="#">5</a>	Chapter 13 Plan Filed by DeeAnn Bloxham, Christopher Dell Christensen. (Godfrey, Ted) (EOD: 07/27/2020)
07/27/2020	<a href="#">6</a>	Declaration/Affidavit Re: Tax Returns Filed by DeeAnn Bloxham, Christopher Dell Christensen. (Godfrey, Ted) (EOD: 07/27/2020)
07/27/2020		Receipt of Filing Fee for Voluntary Petition (Chapter 13)(20-24509) [misc,volp13a] ( 310.00). Receipt Number 23811258, Amount \$ 310.00 (Re: Doc# <a href="#">1</a> ). (U.S. Treasury) (EOD: 07/27/2020)
07/27/2020	<a href="#">7</a>	Notice of Preconfirmation Adequate Protection Filed by DeeAnn Bloxham, Christopher Dell Christensen. (Godfrey, Ted) (EOD: 07/27/2020)
07/27/2020	<a href="#">8</a>	Notice (related document(s): <a href="#">5</a> Chapter 13 Plan filed by Debtor Christopher Dell Christensen, Joint Debtor DeeAnn Bloxham) Filed by DeeAnn Bloxham, Christopher Dell Christensen. (Godfrey, Ted) (PLEASE NOTE: Image of document appears to be a duplicate of the chapter 13 plan (docket entry #5) Modified on 7/28/2020 (mkz). "WITHDRAWN" Modified on 7/28/2020 (mkh). (EOD: 07/27/2020)
07/28/2020		Withdrawal of Document (related document(s): <a href="#">8</a> Notice). Reason for Withdrawal: wrong image Filed by DeeAnn Bloxham, Christopher Dell Christensen. (Godfrey, Ted) (EOD: 07/28/2020)
07/28/2020	<a href="#">9</a>	Certificate of Service (related document(s): <a href="#">5</a> Chapter 13 Plan) Filed by DeeAnn Bloxham, Christopher Dell Christensen. (Godfrey, Ted) (EOD: 07/28/2020)
08/07/2020	<a href="#">10</a>	341 Meeting Notice (see image for details) and BNC Certificate of Service. (related document(s): First Meeting (Chapter 13)) Notice Date 08/07/2020. (Admin.) (EOD: 08/07/2020)
08/07/2020	<a href="#">11</a>	Certificate of Service Re: Chapter 13 Plan Notice Date 08/07/2020. (Admin.) (EOD: 08/07/2020)
09/08/2020	<a href="#">12</a>	Notice of Preconfirmation Modified Chapter 13 Plan Filed by DeeAnn Bloxham, Christopher Dell Christensen. (Godfrey, Ted) (EOD: 09/08/2020)
09/10/2020	<a href="#">13</a>	Trustee's Objection to Confirmation of Plan filed by Trustee. (X2Jenkins tr, Lon) (EOD: 09/10/2020)

09/17/2020	<a href="#">14</a>	Notice of Preconfirmation Modified Chapter 13 Plan Filed by DeeAnn Bloxham, Christopher Dell Christensen. (Godfrey, Ted) (EOD: 09/17/2020)
09/22/2020	<a href="#">15</a>	Amended Schedules I, J. Amended Summary of Your Assets and Liabilities and Statistical Information. Filed by DeeAnn Bloxham, Christopher Dell Christensen. (Godfrey, Ted) (EOD: 09/22/2020)
09/24/2020	<a href="#">16</a>	(WITHDRAWN) Chapter 13 Trustee's Continuing Objection to Confirmation of Plan. (X2Jenkins tr, Lon) Modified on 10/16/2020 (ksh). (EOD: 09/24/2020)
10/12/2020		Notice of Appearance of Counsel and Request for Notice. Creditor Added: America First Federal Credit Union. Filed by America First Federal Credit Union. (Bingham, Darwin) (EOD: 10/12/2020)
10/13/2020	<a href="#">17</a>	Motion for Relief From Stay. Description of Property: real property located at 460 East 1850 North, North Ogden, Utah. Fee Amount: \$181. Payment to be made via Pay.gov. Filed by America First Federal Credit Union. (Bingham, Darwin) (EOD: 10/13/2020)
10/13/2020	<a href="#">18</a>	Notice and Opportunity for Hearing (related document(s): <a href="#">17</a> Motion for Relief From Stay) Filed by America First Federal Credit Union. Hearing scheduled for 11/9/2020 at 01:30 PM at KRA Teleconference Line. Deadline for filing objections: 10/30/2020. (Bingham, Darwin) (EOD: 10/13/2020)
10/13/2020		Receipt of Filing Fee for Motion for Relief From Stay(20-24509) [motion,mrlfsty] ( 181.00). Receipt Number 24055683, Amount \$ 181.00 (Re: Doc# <a href="#">17</a> ). (U.S. Treasury) (EOD: 10/13/2020)
10/15/2020		Minute Entry Re: Confirmation of Chapter 13 Plan. Confirmation hearing stricken. Plan to be submitted to the Court for confirmation without objection. (kpc) (EOD: 10/15/2020)
10/16/2020		Trustee's Withdrawal of Document filed by Trustee (related document(s): <a href="#">16</a> Chapter 13 Trustee's Continuing Objection to Confirmation of Plan). (X2Jenkins tr, Lon) (EOD: 10/16/2020)
11/02/2020	<a href="#">19</a>	Pending Order (Motion for Relief) Re: <a href="#">17</a> Motion for Relief From Stay. (Bingham, Darwin) [Order# 403932] (EOD: 11/02/2020)
11/03/2020	<a href="#">20</a>	Order Granting Motion For Relief From Stay (Related Doc # <a href="#">17</a> ). Description of Property: 460 East 1850 North, North Ogden, Utah. (lmg) (EOD: 11/03/2020)
11/03/2020	<a href="#">21</a>	Debtor's Certification of Completion of Instructional Course Concerning Financial Management Filed by Both Debtors Filed by DeeAnn Bloxham, Christopher Dell Christensen. (Godfrey, Ted) (EOD: 11/03/2020)
11/05/2020	<a href="#">22</a>	Certificate of Service Re: Order. (related document(s): <a href="#">20</a> Order on Motion For Relief From Stay) Notice Date 11/05/2020. (Admin.) (EOD: 11/05/2020)
11/25/2020	<a href="#">23</a>	Pending Order (Confirmation Orders: Confirming Chapter 13 Plan) BATCH Filed. (Jenkins tr, Lon) [Order# 405197] (EOD: 11/25/2020)
12/03/2020	<a href="#">24</a>	Order Confirming Chapter 13 Plan (mkh) (EOD: 12/03/2020)

12/05/2020	<a href="#">25</a>	Certificate of Service Re: Order. (related document(s): <a href="#">24</a> Order Confirming Chapter 13 Plan) Notice Date 12/05/2020. (Admin.) (EOD: 12/05/2020)
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<b>PACER Service Center</b>			
<b>Transaction Receipt</b>			
01/13/2021 11:25:12			
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<b>Billable Pages:</b>	2	<b>Cost:</b>	0.20

**This order is SIGNED.**

**Dated: November 2, 2020**

*Kevin R. Anderson*  
KEVIN R. ANDERSON  
U.S. Bankruptcy Judge



ar

Order prepared by:  
Darwin H. Bingham, #7810  
SCALLEY READING BATES  
HANSEN & RASMUSSEN, P.C.  
Attorneys for America First Federal Credit Union  
15 West South Temple, Suite 600  
Salt Lake City, Utah 84101  
Telephone: (801) 531-7870  
Facsimile: (801) 326-4669  
E-mail: dbingham@scalleyreading.net

IN THE UNITED STATES BANKRUPTCY COURT  
DISTRICT OF UTAH

<p>In re:</p> <p>CHRISTOPHER DELL CHRISTENSEN and DEE ANN BLOXHAM,</p> <p>Debtors.</p>	<p>CHAPTER 13 Bankruptcy Case No. 20-24509</p> <p>Judge Kevin R. Anderson</p>
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ORDER GRANTING AMERICA FIRST FEDERAL CREDIT UNION  
RELIEF FROM THE AUTOMATIC STAY

The Court has reviewed the Motion for Relief from Automatic Stay filed by America First Federal Credit Union (“America First”) and based upon the representations contained therein, no opposition being filed by any party, and good cause appearing therefore: IT IS HEREBY ORDERED, ADJUDGED AND DECREED that:

1. Notice of the Motion and of the hearing on the Motion was proper under the circumstances and is in compliance with applicable rules;

2. The automatic stay is hereby terminated as to the real property located at approximately 460 East 1850 North, North Ogden, Utah, and which is more particularly described as:

Lot 62 Green Acres Estates No. 2, according to the Official Plat thereof of file and of record in the Weber County Recorder's Office.  
Property Tax I.D.#11-126-0029.

3. America First is hereby permitted to proceed, pursuant to applicable non-bankruptcy law, to exercise all of its legal remedies and rights and enforce its liens against the above-described property;

4. It is further ORDERED that: (1) as of the date of the entry of this Order, the Trustee shall stop any further disbursements on America First's claims; (2) America First shall have 180 days from the date of the entry of this Order to file amended proofs of claim; (3) if amended proofs of claim are timely filed, the Trustee is authorized to disburse on the amended proofs of claim pursuant to the terms of the confirmed plan; and (4) if amended proofs of claim are not timely filed, America First's claims will be deemed reduced to \$0.00.

-----**End of Document**-----

DESIGNATION OF PARTIES TO BE SERVED

Service of the foregoing **ORDER GRANTING AMERICA FIRST FEDERAL CREDIT UNION RELIEF FROM THE AUTOMATIC STAY** shall be served to the parties and in the manner designated below:

**By Electric Service:** I certify that the parties of record in this case as identified below, are registered CM/ECF users and will be served notice of entry of the foregoing Order through the CM/ECF system:

- Darwin H. Bingham dbingham@scalleyreading.net; cat@scalleyreading.net
- Ted K. Godfrey godfreylawyer@gmail.com, godfreylawyer@aol.com
- Lon Jenkins ecfmail@ch13ut.org, lneebling@ch13ut.org
- United States Trustee USTPRegion19.SK.ECF@usdoj.gov

**By U.S. Mail:** In addition to the parties of record receiving notice through the CM/ECF system, the following parties should be served notice pursuant to Fed R. Civ. P. 5(b).

Christopher Dell Christensen  
Dee Ann Bloxham  
460 East 1850 North  
Ogden, UT 84414

Darwin H. Bingham, #7810  
SCALLEY READING BATES  
HANSEN & RASMUSSEN, P.C.  
Attorneys for America First Federal Credit Union  
15 West South Temple, Suite 600  
Salt Lake City, Utah 84101  
Telephone: (801) 531-7870  
Facsimile: (801) 326-4669  
E-mail: dbingham@scalleyreading.net

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IN THE UNITED STATES BANKRUPTCY COURT  
DISTRICT OF UTAH

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In re:  CHRISTOPHER DELL CHRISTENSEN and DEE ANN BLOXHAM,  Debtors.	CHAPTER 13 Bankruptcy Case No. 20-24509  Judge Kevin R. Anderson
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AMERICA FIRST FEDERAL CREDIT UNION'S  
MOTION FOR RELIEF FROM AUTOMATIC STAY

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Pursuant to 11 U.S.C. § 362(d), America First Federal Credit Union (“America First”), by and through counsel, hereby moves the Court for an order relieving America First from the automatic stay. In support of its Motion, Mountain America represents as follows:

1. The Debtors filed for protection under Chapter 13 of the Bankruptcy Code on July 29, 2020.
2. On or about August 9, 2016, the Debtors, as borrowers, executed a Note for Loans Secured by Real Estate (“Note I”) in favor of America First, as lender. A copy of Note I is attached hereto as **Exhibit A**.



3. In order to secure repayment of Note I, the Debtors executed a Deed of Trust (“Trust Deed I”), a copy of which is attached hereto as **Exhibit B**.

4. Trust Deed I secures as collateral the following parcel of real property (the “Property”) located at approximately 460 East 1850 North, North Ogden, Utah, and which is more particularly described as:

Lot 62 Green Acres Estates No. 2, according to the Official Plat thereof of file and of record in the Weber County Recorder’s Office.  
Property Tax I.D.#11-126-0029.

5. Trust Deed I was duly recorded in the office of the Weber County Recorder on August 10, 2016, as Entry No. 2808412. (See Exhibit B).

6. On or about April 16, 2019, the Debtors, as borrowers, executed a Home Equity Secured Open-End Credit Agreement and Truth-In-Lending Disclosure (“Note II”) in favor of America First, as lender. A copy of Note II is attached hereto as **Exhibit C**.

7. In order to secure repayment of Note II, the Debtors executed a Trust Deed (“Trust Deed II”), a copy of which is attached hereto as **Exhibit D**.

8. Trust Deed II also secures the Property as collateral for Note II.

9. Trust Deed II was duly recorded in the office of the Weber County Recorder on April 17, 2019, as Entry No. 2975155. (See Exhibit D)

10. The recording of Trust Deed I and Trust Deed II created valid and perfected liens upon the Property in favor of America First.

11. The Debtors' Preconfirmation Motion to Modify Chapter 13 Plan and Confirm Such Plan without Notice of Hearing indicates they intend to voluntarily surrender the Property to America First.

12. The Debtors have failed to make the last 5 payments owed under Note I, constituting the payments owed for May through September of 2020, for a total delinquency of \$3,515.74.

13. The Debtors have failed to make the last 7 payments owed under Note II, constituting the payments owed for March through September of 2020, for a total delinquency of \$6,086.88.

14. Pursuant to U.S.C. § 362(d)(1), the Court should grant relief from the automatic stay "for cause, including the lack of adequate protection of an interest in property of such party in interest."

15. Pursuant to 11 U.S.C. § 362(d)(2), the Court should grant relief from the automatic stay "if the debtor does not have any equity in such property and such property is not necessary to an effective reorganization."

16. The Debtors' delinquency under Note I and Note II, and their stated intention to voluntarily surrender the Property, constitute "cause" for granting America First relief from the automatic stay to proceed, pursuant to applicable non-bankruptcy law, to exercise all of its legal remedies and rights and enforce its liens against the Property as referenced above.

17. The Debtors have no equity in the Property, and the Property is not necessary for an effective reorganization. Furthermore, America First's interest in the Property is not being adequately protected. Therefore, this Court should grant America First relief from the automatic stay to

proceed, pursuant to applicable non-bankruptcy law, to exercise all of its legal remedies and rights and enforce its liens against the Property as referenced above.

WHEREFORE, America First prays for the following relief:

1. That America First be granted relief from the automatic stay to proceed, pursuant to applicable non-bankruptcy law, to exercise all of its legal remedies and rights and enforce its liens against the Property as referenced above; and

2. For such other and further relief as the Court deems just and proper.

DATED this 13<sup>th</sup> day of October, 2020.

SCALLEY READING BATES  
HANSEN & RASMUSSEN, P.C.

/s/ Darwin H. Bingham  
Darwin H. Bingham  
Attorneys for America First Federal Credit Union

**CERTIFICATE OF SERVICE -**  
**BY NOTICE OF ELECTRIC FILING (CM/ECF)**

I hereby certify that on the 13<sup>th</sup> day of October, 2020, I electronically filed the foregoing **AMERICA FIRST FEDERAL CREDIT UNION'S MOTION FOR RELIEF FROM THE AUTOMATIC STAY** with the United States Bankruptcy Court for the District of Utah by using the CM/ECF system. I further certify that the parties of record in this case, as identified below, are registered CM/ECF users and will be served through the CM/ECF system.

- Ted K. Godfrey godfreylawyer@gmail.com, godfreylawyer@aol.com
- Lon Jenkins ecfmail@ch13ut.org, lneebling@ch13ut.org
- United States Trustee USTPRegion19.SK.ECF@usdoj.gov

**CERTIFICATE OF SERVICE -**  
**BY MAIL, OTHER**

I hereby certify that on the 13<sup>th</sup> day of October, 2020, I caused to be served a true and correct copy of the foregoing **AMERICA FIRST FEDERAL CREDIT UNION'S MOTION FOR RELIEF FROM THE AUTOMATIC STAY** as follows:

**Mail Service - by regular first class United States mail, postage fully pre-paid, addressed to:**

Christopher Dell Christensen  
Dee Ann Bloxham  
460 East 1850 North  
Ogden, UT 84414

/s/ Catrina Nay \_\_\_\_\_

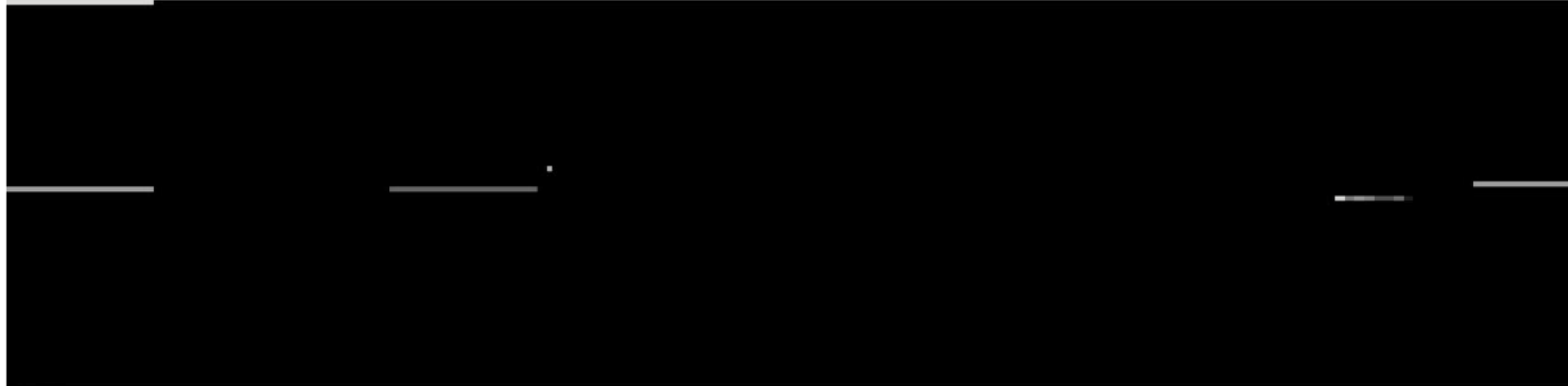
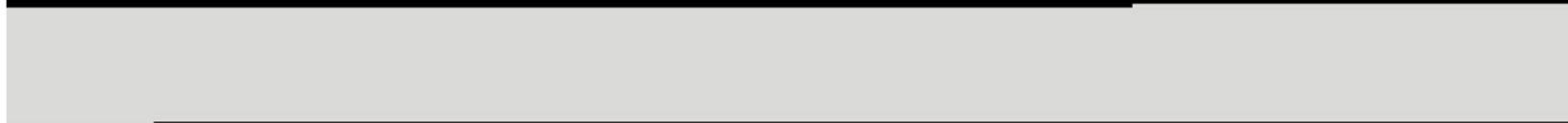
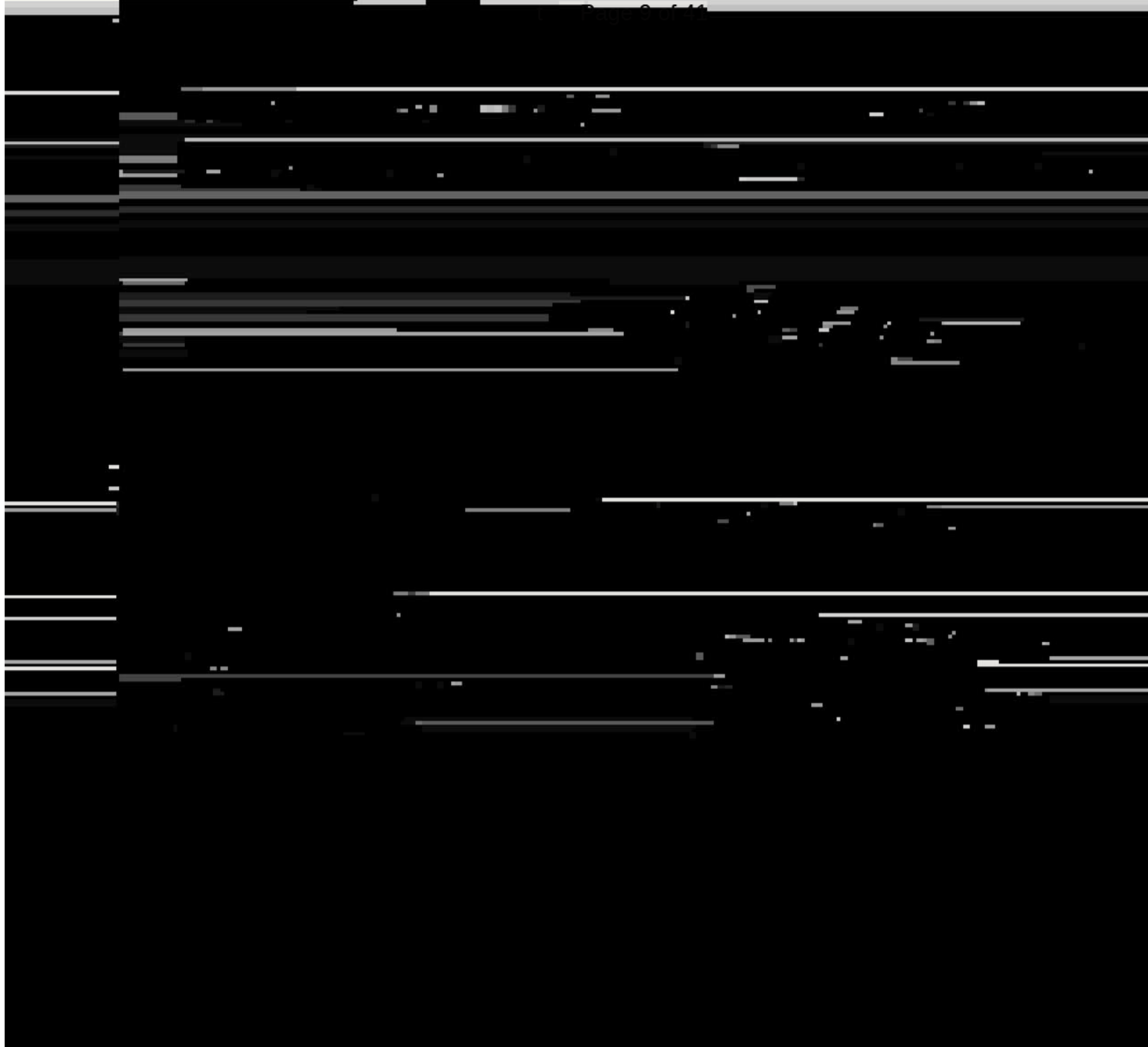
# EXHIBIT A



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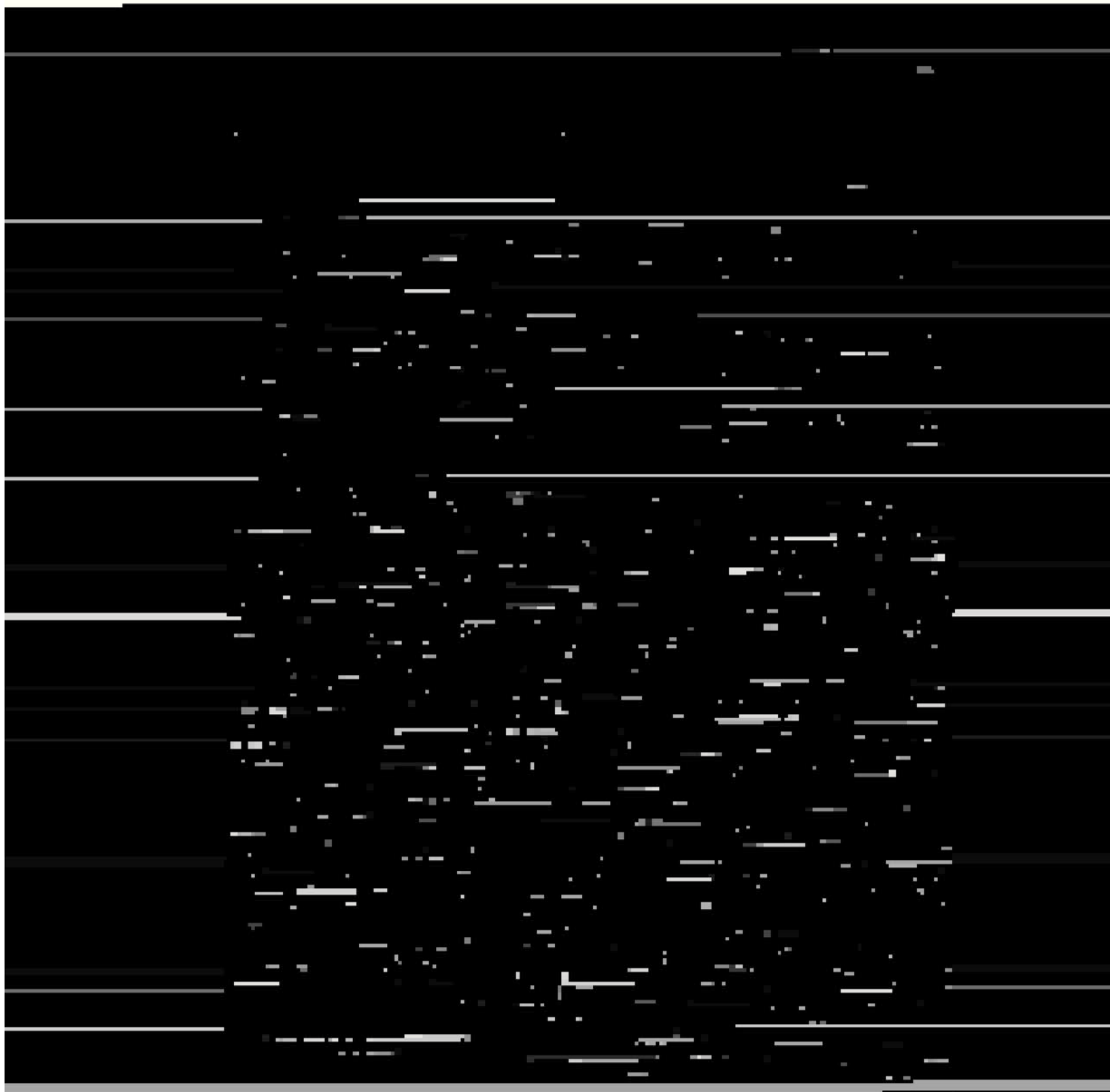


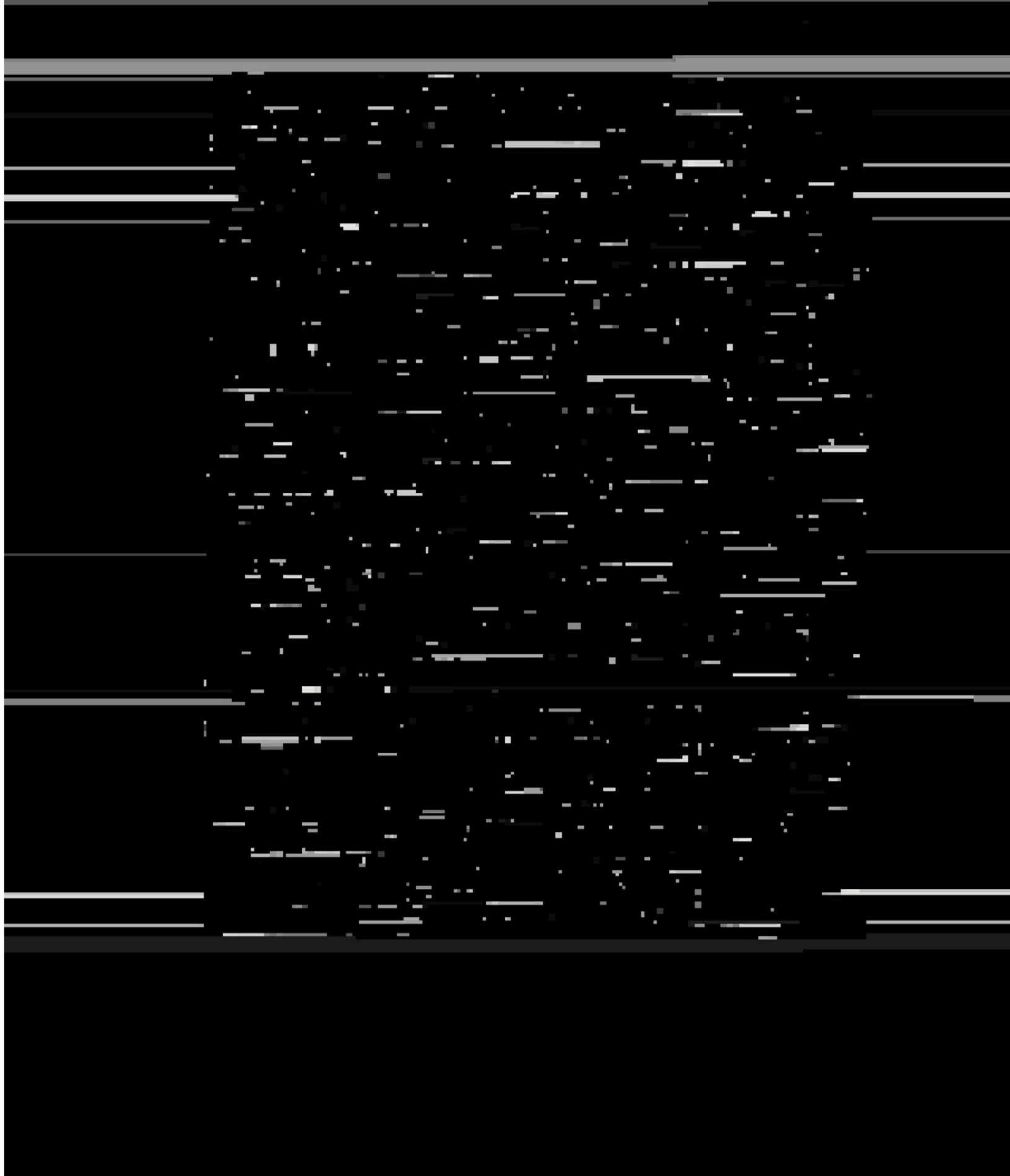


# EXHIBIT B













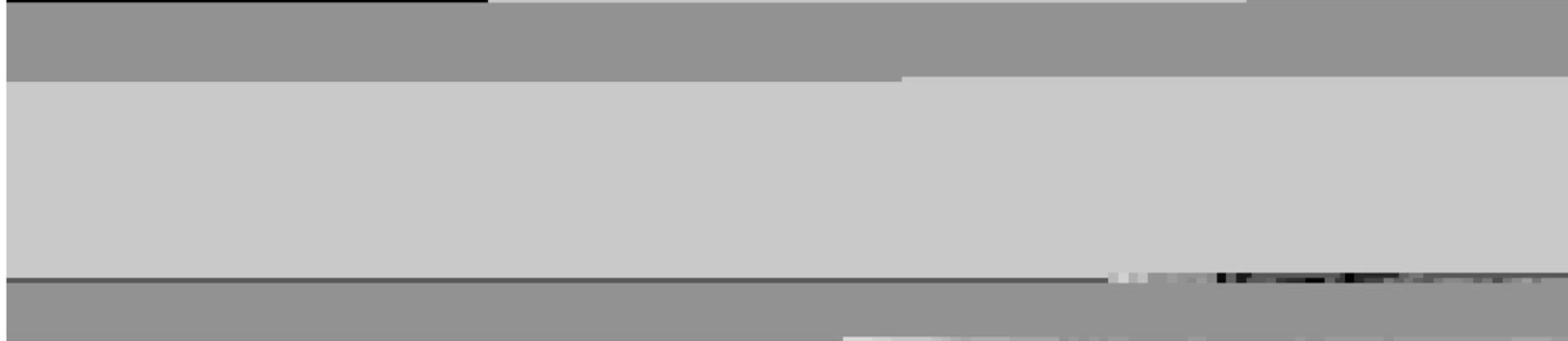
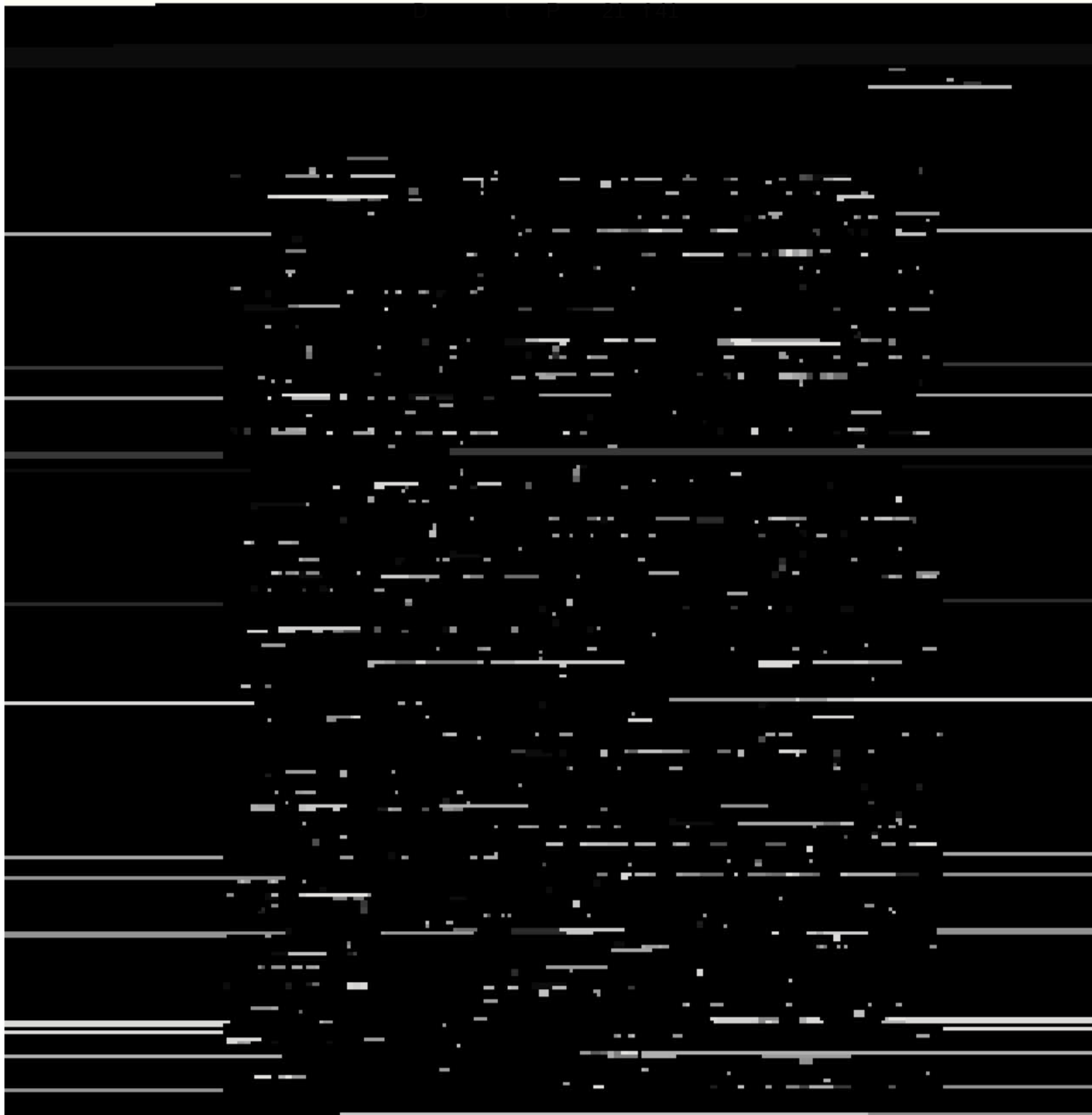


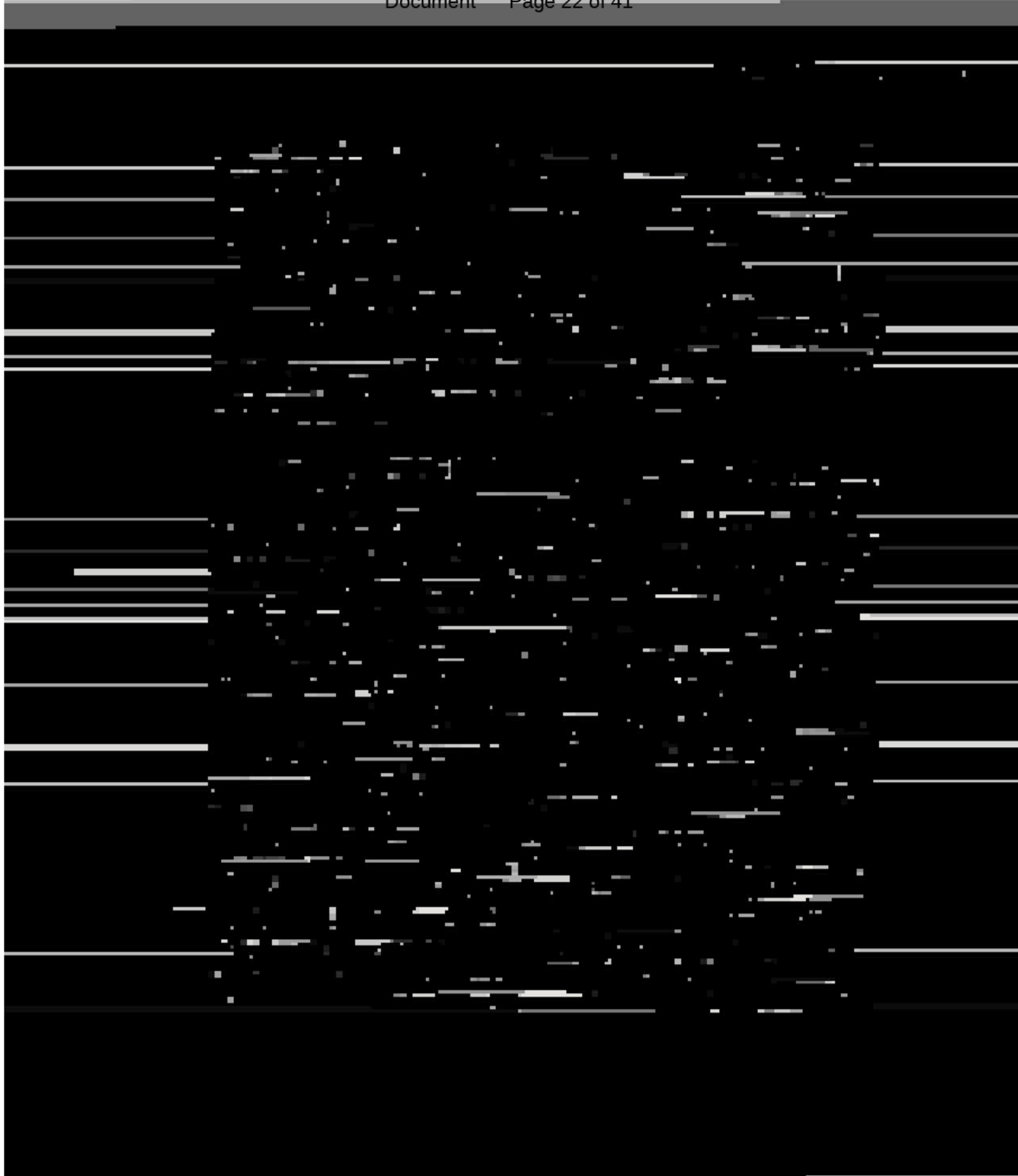


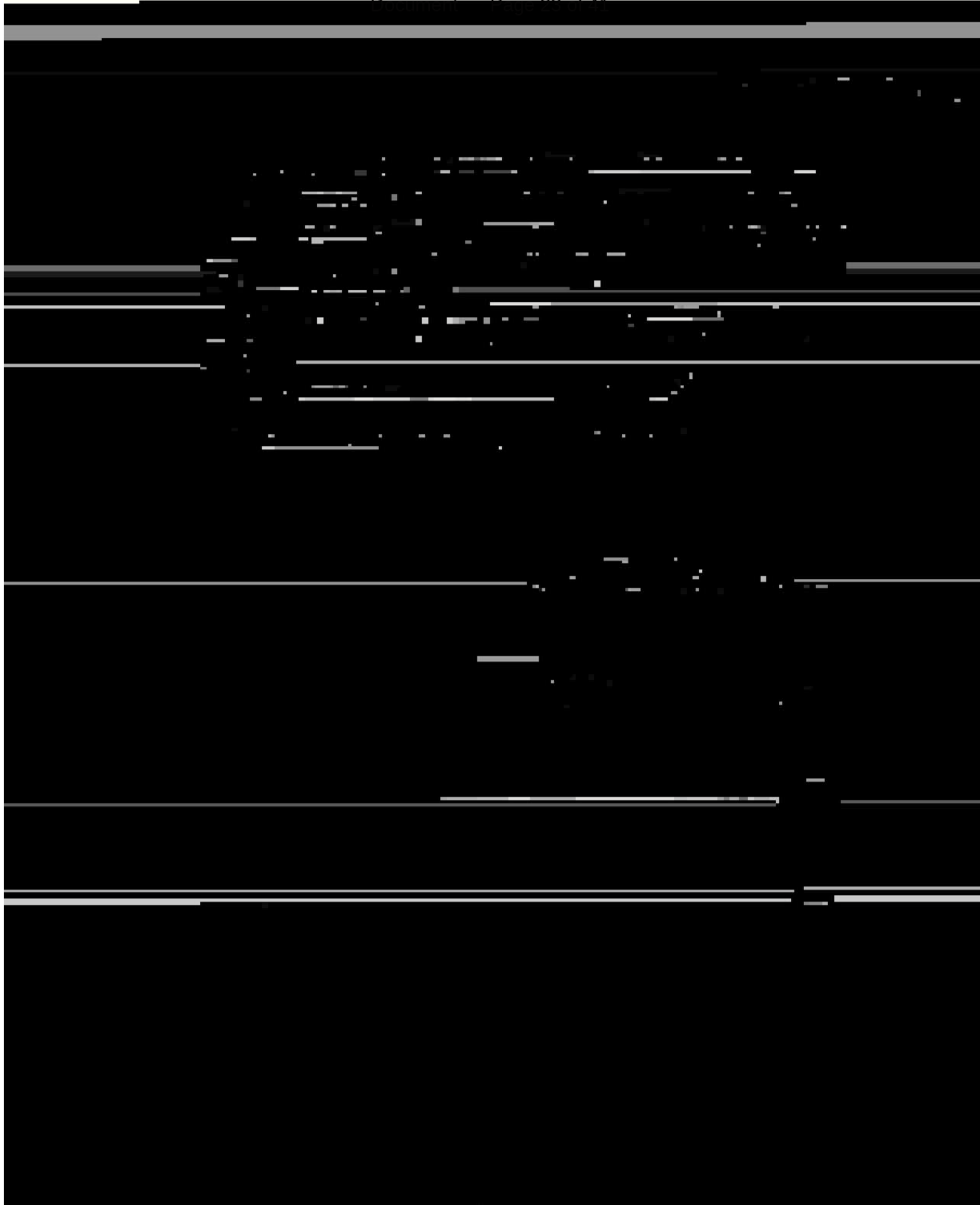


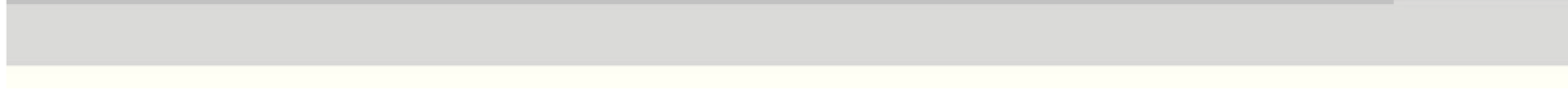
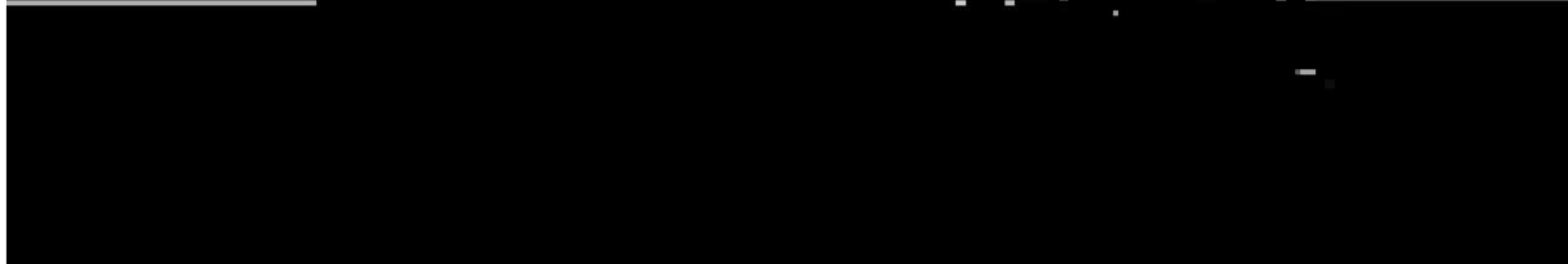
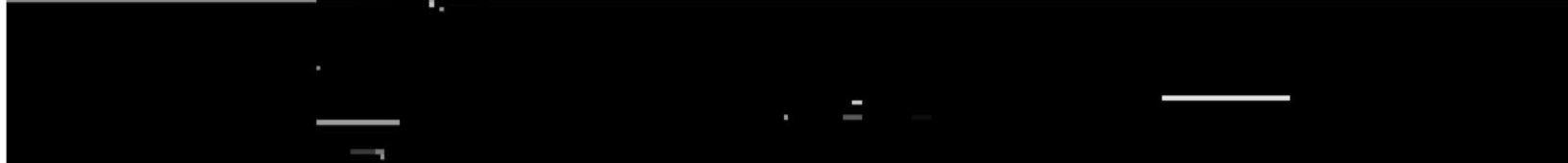










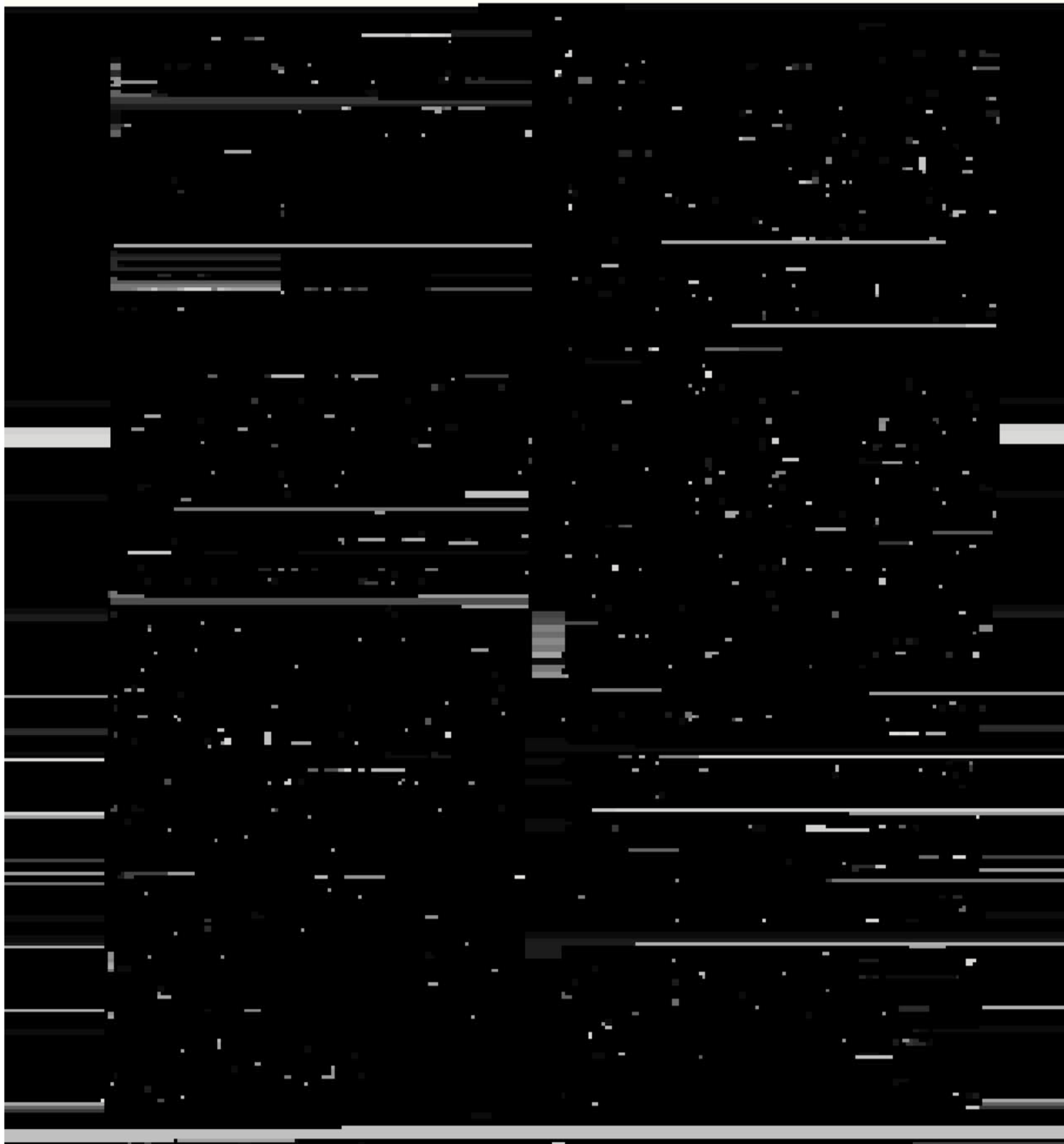


# EXHIBIT C







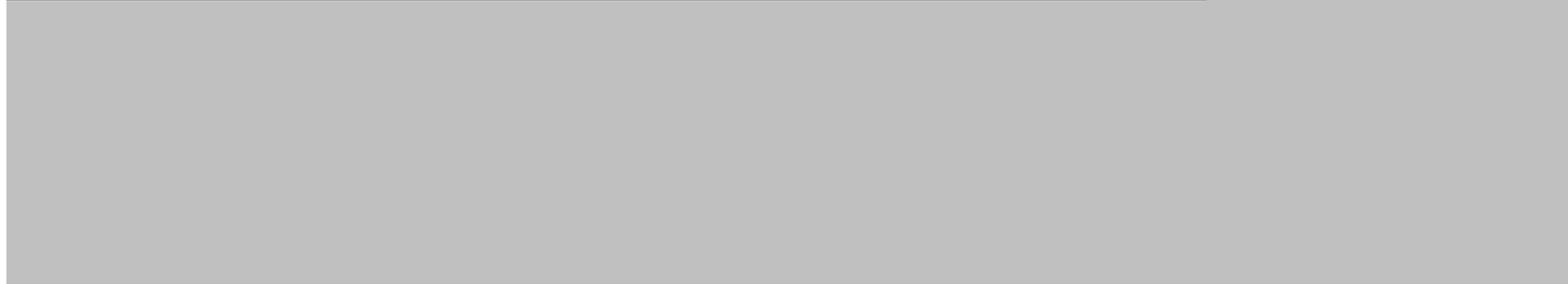




# EXHIBIT D

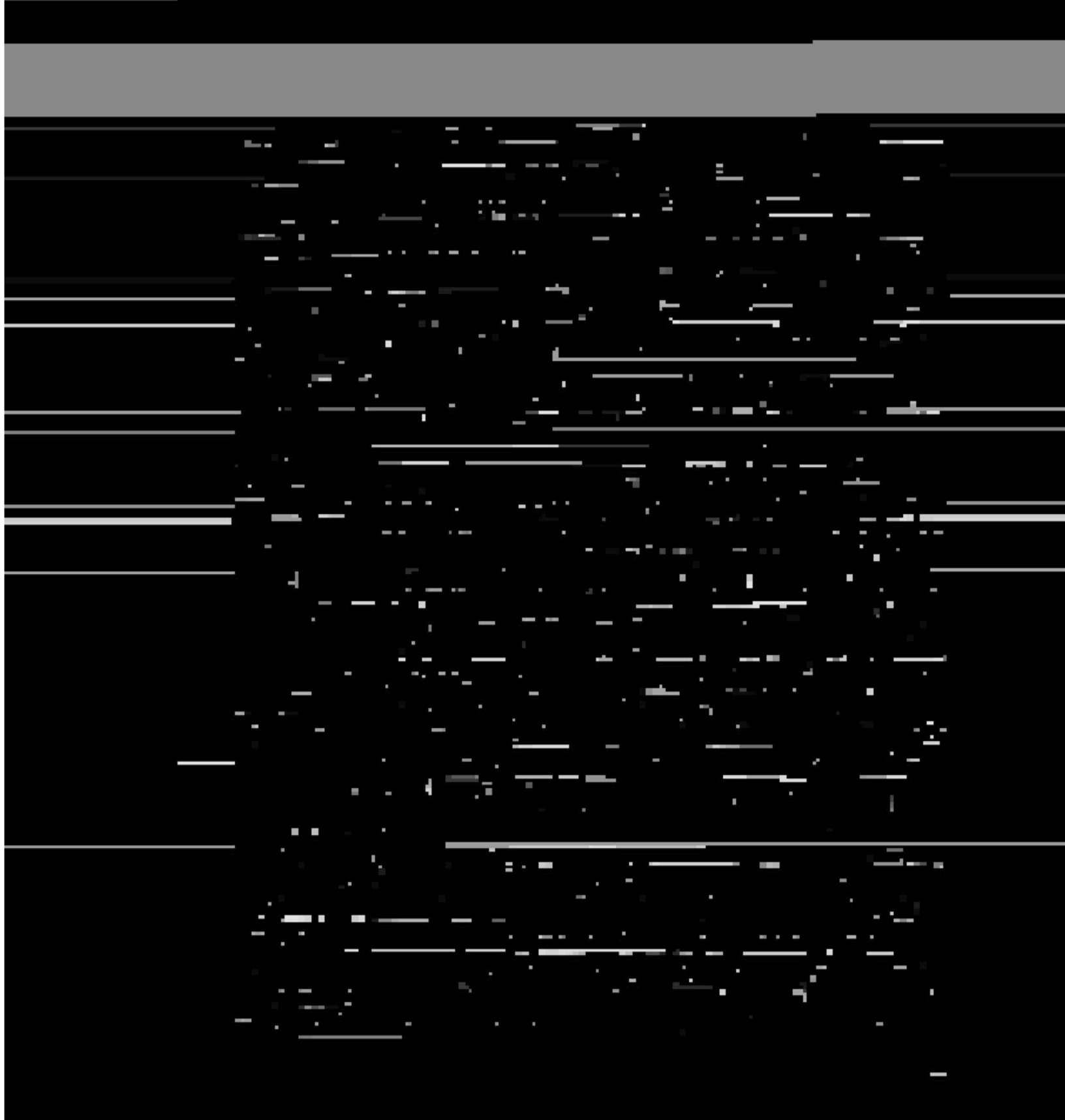


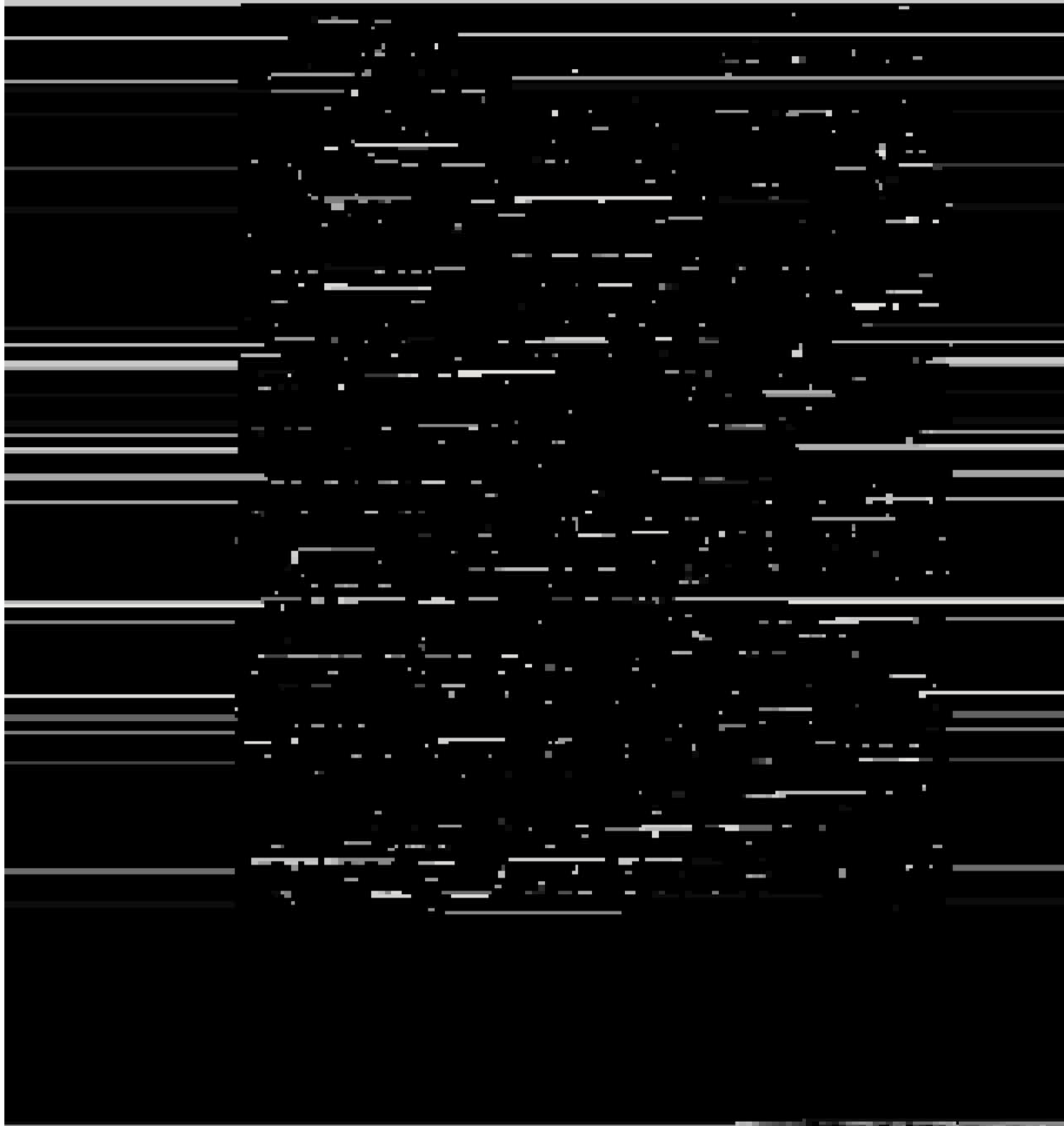
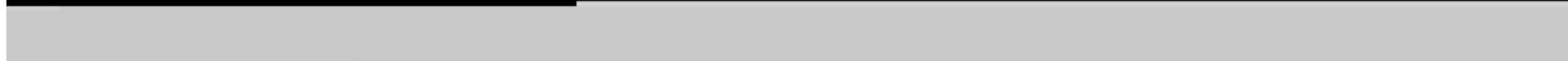




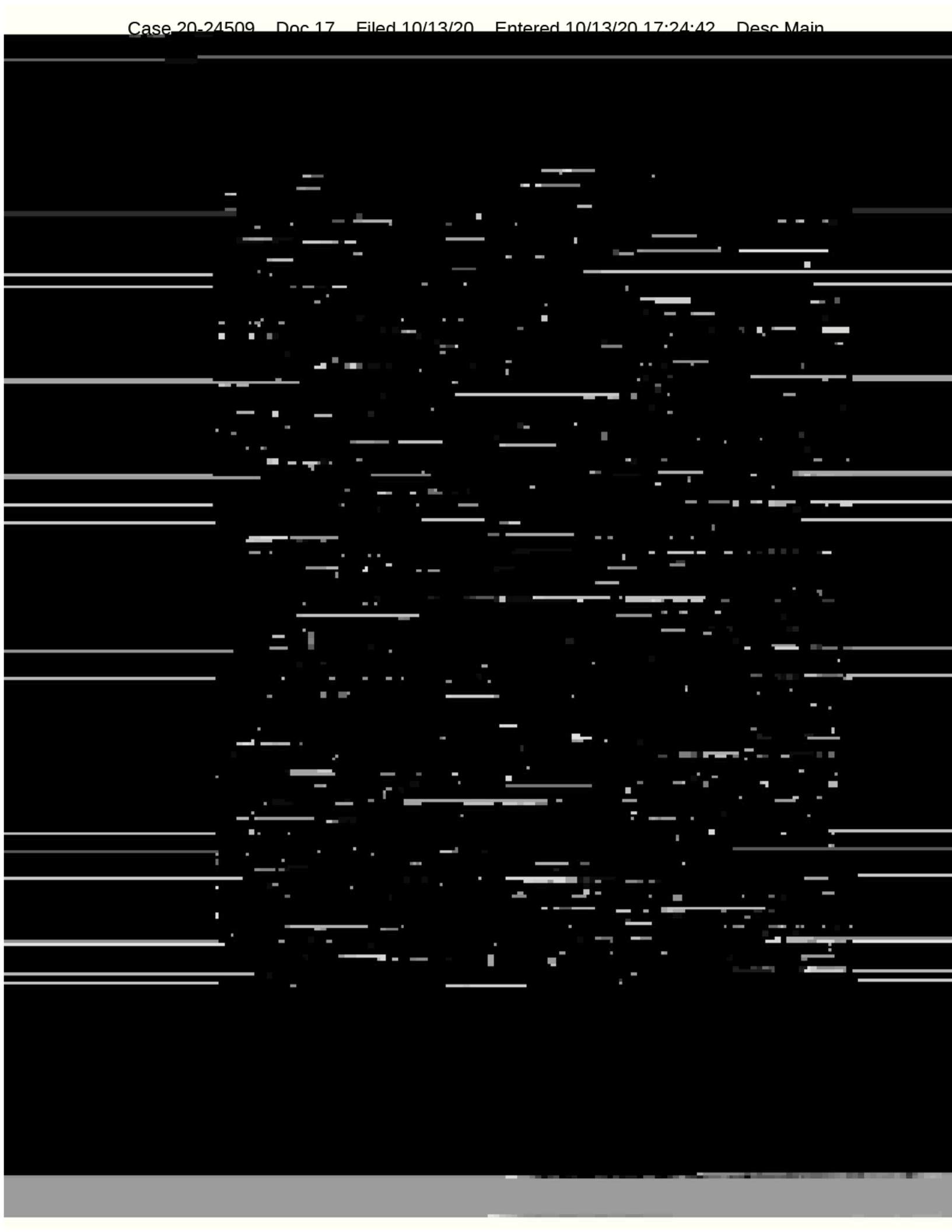


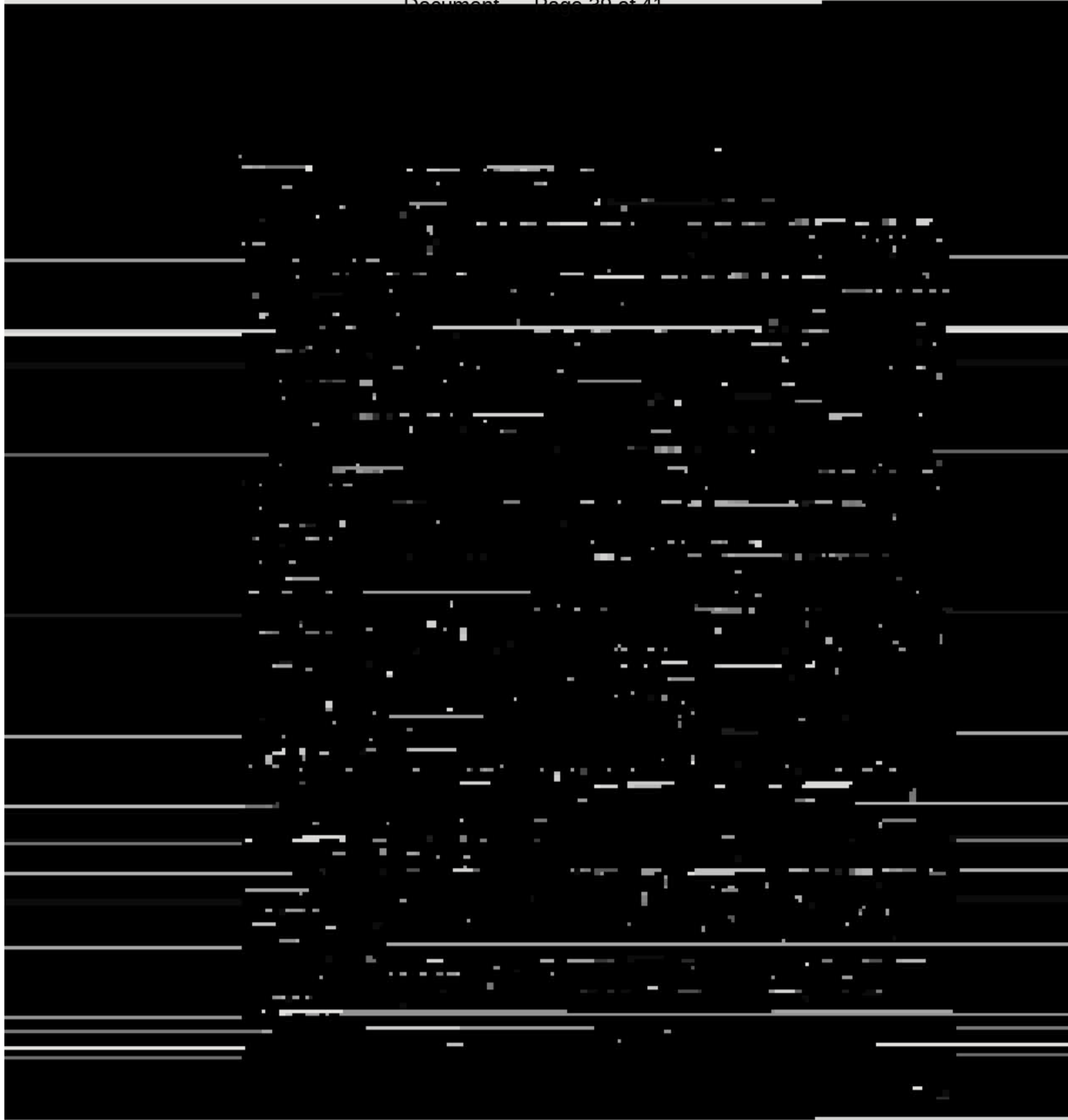












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Party Search Results

**Search Criteria:** Party Search; Jurisdiction Type: [Bankruptcy]; Last Name: [CHRISTENSEN]; First Name: [CHRISTOPHER]; SSN: [REDACTED]

**Result Count:** 2 (1 page)

**Current Page:** 1

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Christensen, Christopher (db)	2:2020bk24509	Christopher Dell Christensen and DeeAnn Bloxham	Utah Bankruptcy Court	07/27/2020	
Christensen, Christopher Dell (db)	2:2020bk24509	Christopher Dell Christensen and DeeAnn Bloxham	Utah Bankruptcy Court	07/27/2020	

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<b>Client Code</b>	
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<b>Billable Pages</b>	1 (\$0.10)

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Party Search Results

**Search Criteria:** Party Search; Jurisdiction Type: [Bankruptcy]; Last Name: [BLOXHAM]; First Name: [DEEANN]; SSN: [REDACTED]

**Result Count:** 1 (1 page)

**Current Page:** 1

Party Name	Case Number	Case Title	Court	Date Filed	Date Closed
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<b>Client Code</b>	
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U.S. BANKRUPTCY COURT  
DISTRICT OF UTAH  
Case Filings Report  
For Cases Filed: 01/13/2021  
Report Date: 01/13/2021 12:55

Page 1

CASE NO.	TITLE	JDG	ATTY	TRUSTEE	CHAP	NOD*
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BK cases:						
21-20132	Linda H Lloyd	JTM	Christia J	Jones P	7	C
21-20133	Janet Eddy Cadirao	RKM	Reed M	Jenkin L	13	C
21-20134	Shawn Paul Baker and Linda Michel	JTM	Reed M	Jenkin L	13	C
21-20135	Daniela A. Farias and Victor Manu	JTM		Hofman G	7	C

Total cases of type BK: 4

\* Nature of Debtor: (B)usiness or (C)onsumer