

OFFICE OF THE CLERK  
U. S. BANKRUPTCY APPELLATE PANEL  
OF THE NINTH CIRCUIT

CENTRAL CAL NON-ARGUMENT CALENDAR:  
Submission Date: September 20, 2012

Before: PAPPAS, KIRSCHER and NOVACK<sup>1</sup>, Bankruptcy Judges.

CC-11-1184-PaKiNo

Zapata/Ultreras

---

<sup>1</sup>Hon. Charles D. Novack, United States Bankruptcy Judge for the Northern District of California, sitting by designation.