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NOT FOR PUBLICATION

SUSAN M. SPRAUL, CLERK
U.S. BKCY. APP. PANEL
OF THE NINTH CIRCUIT

UNITED STATES BANKRUPTCY APPELLATE PANEL
OF THE NINTH CIRCUIT

<p>In re: BRUCE CHADBOURNE, Debtor.</p> <hr/> <p>BRUCE CHADBOURNE, Appellant,</p> <p>v. WILMINGTON TRUST, NATIONAL ASSOCIATION, as trustee for MFRA Trust 2014-2, Appellee.</p>	<p>BAP No. NC-19-1218-GFB</p> <p>Bk. No. 1:19-bk-10346-DM</p> <p>MEMORANDUM*</p>
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Appeal from the United States Bankruptcy Court
for the Northern District of California
Dennis Montali, Bankruptcy Judge, Presiding

Before: GAN, FARIS, and BRAND, Bankruptcy Judges.

Chapter 13¹ debtor Bruce Chadbourne (“Debtor”) appeals the
bankruptcy court’s order granting in rem stay relief pursuant to § 362(d)(4),

* This disposition is not appropriate for publication. Although it may be cited for whatever persuasive value it may have, *see* Fed. R. App. P. 32.1, it has no precedential value, *see* 9th Cir. BAP Rule 8024-1.

¹ Unless specified otherwise, all chapter and section references are to the Bankruptcy Code, 11 U.S.C. §§ 101-1532.

and the order denying Debtor's motion for reconsideration.

Debtor has not provided a transcript of the stay relief hearing to permit the Panel to make an informed review of the bankruptcy court's decision. An appellant's failure to provide necessary transcripts is cause to dismiss the appeal. *Hall v. Whitley*, 935 F.2d 164, 165 (9th Cir. 1991); *Kyle v. Dye (In re Kyle)*, 317 B.R. 390, 393 (9th Cir. BAP 2004). We have discretion to disregard such a failure and decide the appeal on the merits if informed review is possible. *In re Kyle*, 317 B.R. at 393. But, without a transcript of the hearing, we are unable to evaluate the basis of the bankruptcy court's decision to determine whether it erred in granting the relief.

Additionally, Debtor makes no argument in his opening brief relevant to either relief under § 362(d)(4) or the motion for reconsideration, and has therefore waived the issues. *Smith v. Marsh*, 194 F.3d 1045, 1052 (9th Cir. 1999). Accordingly, we DISMISS the appeal.