

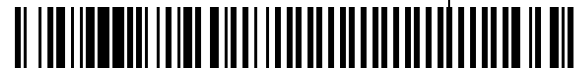
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Attorneys for  
 Ally Bank Lease Trust - Assignor to Vehicle Asset Universal Leasing Trust (a.k.a. "VAULT TRUST", or "V.A.U.L. Trust", or "VAULT", or "V.A.U.L.T.")

UNITED STATES BANKRUPTCY COURT  
 NORTHERN DISTRICT OF CALIFORNIA  
 SANTA ROSA DIVISION

In re:	) Case No. 24-10545 CN
	)
Lefever Mattson, A California Corporation, <i>et</i>	) Chapter 11
<i>al.,<sup>1</sup></i>	)
	) RS No. JCW-11600
	)
Debtor.	)
	) <b>MOTION FOR RELIEF FROM</b>
	) <b>AUTOMATIC STAY</b>
	)
	) Date: 10/24/2025
	) Time: 10:00AM
	) Ctrm: 215
	) Place: 1300 Clay Street
	) Oakland, CA 94612
	)
	) Judge: Charles Novack
	)
	)
	)

<sup>1</sup> The last four digits of LeFever Mattson's tax identification number are 7537. Due to the large number of debtor entities in these Chapter 11 Cases, a complete list of the Debtors and the last four digits of their federal tax identification numbers is not provided herein. A complete list of such information may be obtained on the website of the Debtors' claims and noticing agent at <https://veritaglobal.net/LM>. The address for service on the Debtors is 6359 Auburn Blvd., Suite B, Citrus Heights, CA 95621.



1 Ally Bank Lease Trust - Assignor to Vehicle Asset Universal Leasing Trust (a.k.a.  
2 "VAULT TRUST", or "V.A.U.L. Trust", or "VAULT", or "V.A.U.L.T.") ("Movant" herein),  
3 moves this Court for an Order Terminating the Automatic Stay of 11 U.S.C. § 362 so that  
4 Movant and its agents may commence and continue all acts necessary to repossess under the  
5 Lease Agreement ("Contract") secured by the personal property commonly known as 2019  
6 Dodge Tru RAM 1500 VIN: 1C6SRFPTXKN850314 ("Vehicle" herein). See **Exhibit "1"**.

7 Pursuant to 11 U.S.C. § 362(d)(1), Movant is entitled to relief from the automatic stay to  
8 enforce its lien for cause, including lack of adequate protection of any interest in the property.  
9 Courts can look to "equity cushion" to determine whether there is sufficient adequate protection  
10 in personal property. In re Mellor, 734 F.2d 1396, 1401 (9th Cir. 1984) and In re San Clemente  
11 Estates, 5 B.R. 605, 610 (Bkrcty. S.D. Cal. 1980). Here, the underlying debt arises from an  
12 Automobile Lease Agreement wherein the Debtor does not have or retain equity interest in the  
13 Vehicle. In addition, Debtor has not been able to maintain adequate protection by making the  
14 required payments under the lease. Failure of Debtor to make payments to Movant as required  
15 by the Lease constitutes cause for relief from stay. The Lease is in default in the amount of  
16 \$35,375.43. Debtor's proposed plan rejects the Lease.

17 Pursuant to 11 U.S.C §362(d)(2), Movant is also entitled to relief from the automatic stay  
18 if the Debtor does not have an equity in such property and such property is not necessary to an  
19 effective reorganization.

20 Accordingly, relief from the automatic stay should be granted to Movant pursuant to 11  
21 U.S.C. §362(d)(1) and 11 U.S.C. §362(d)(2).

22  
23 WHEREFORE, Movant prays for judgment as follows:

- 24 1. For an Order granting relief from the automatic stay, permitting Movant to proceed  
25 with the repossession under Movant's Contract, and to sell the subject Vehicle at sale  
26  
27  
28

1 under the terms of the Contract to proceed with any and all post repossessions sale  
2 remedies, including any other action necessary to obtain possession of the Vehicle.

- 3 2. For an Order that the fourteen day stay described by Bankruptcy Rule 4001(a)(3) be  
4 waived.
- 5 3. For an Order modifying the automatic stay to protect Movant's interest, as the Court  
6 deems proper.
- 7 4. For attorneys' fees and costs incurred herein.
- 8 5. For such other relief as the Court deems proper.
- 9

10 DATED: October 1, 2025

11 **McCARTHY & HOLTHUS, LLP**

12  
13 By: /s/ Jennifer C. Wong  
14 Jennifer C. Wong, Esq.  
15 Attorney for, Ally Bank Lease Trust -  
16 Assignor to Vehicle Asset Universal  
Leasing Trust (a.k.a. "VAULT TRUST",  
or "V.A.U.L. Trust", or "VAULT", or  
"V.A.U.L.T.")  
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**UNITED STATES BANKRUPTCY COURT**  
**Northern District of California**

In re:	)	Bankruptcy No.: 24-10545 CN
	)	R.S. No.: JCW-11600
Lefever Mattson, A California Corporation, <i>et</i>	)	Hearing Date: 10/24/2025
<i>al.,<sup>1</sup></i>	)	Time: 10:00AM
	)	
Debtor.	)	

---

**Relief From Stay Cover Sheet**

Instructions: Complete caption and Section A for all motions. Complete Section B for mobile homes, motor vehicles, and personal property. Complete Section C for real property. Utilize Section C as necessary. If moving party is not a secured creditor, briefly summarize the nature of the motion in Section D.

- (A)     Date Petition Filed: 9/12/2024                      Chapter: 11  
          Prior hearings on this obligation: None            Last Date to File § 523/§ 727 Complaints: 12/20/2024
- (B)     Description of personal property collateral (e.g. 1983 Ford Taurus): 2019 Dodge Tru RAM 1500 VIN: 1C6SRFPTXKN850314

Secured Creditor [ <input type="checkbox"/> ]     or Lessor [X ]	
Fair Market Value: <u>\$28,102.00</u>	Source of value: Kelley Blue Book Report
Contract Balance: <u>\$35,375.43</u>	Pre Petition Default: <u>\$35,375.43*</u>
Monthly Payment: \$ _____	No. of Months <u>34.47</u>
Insurance Advance \$ _____	Post Petition Default <u>\$0.00</u>
	No. of Months <u>0</u>

- (C)     Description of real property collateral:
- Fair Market Value: \_\_\_\_\_ Source of Value: \_\_\_\_\_ If appraisal, date: None
- Moving Party's Position:     First trust deed
- |                                 |                       |          |
|---------------------------------|-----------------------|----------|
| Approx. Bal. _____              | Pre Petition Default  | \$ _____ |
| As of [date] _____              | No. of months         | _____    |
| Mo. payment: _____              | Post Petition Default | \$ _____ |
| Notice of Default (date): _____ | No. of months         | _____    |
| Notice of Trustee's Sale: _____ | Advances Senior Liens | \$ _____ |

Specify name and status of other liens and encumbrances, if known (e.g. trust deeds, tax liens, etc.):

Position	Amount	Mo. Payment	Defaults
_____	\$		\$
(Total)	\$		\$

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(D) Other pertinent information: Lease is rejected under proposed plan. Debtor is due and owing for 34.47 loan payments at \$1,026.26 each. The amount necessary to cure the default as of the date of the petition date is \$35,375.43.

(E) Loan Modification Information: Not Applicable Requested by Debtor ☐ Yes ☒ No

Dated: October 1, 2025

/s/ Jennifer C. Wong

Signature

Jennifer C. Wong, Esq.

Print or Type Name  
Attorney for Secured Creditor

JaVonne M. Phillips, Esq. SBN 187474  
Jennifer C. Wong, Esq. SBN 246725  
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UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA  
SANTA ROSA DIVISION

In re: ) Case No. 24-10545 CN  
)  
Lefever Mattson, A California Corporation, *et* ) Chapter 11  
*al.,* )  
) RS No. JCW-11600  
Debtor. )  
)  
) **MEMORANDUM OF POINTS AND**  
) **AUTHORITIES IN SUPPORT OF**  
) **MOTION FOR RELIEF FROM**  
) **AUTOMATIC STAY**  
)  
) Date: 10/24/2025  
) Time: 10:00AM  
) Ctrm: 215  
) Place: 1300 Clay Street  
) Oakland, CA 94612  
)  
) Judge: Charles Novack  
)  
)

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1 Ally Bank Lease Trust - Assignor to Vehicle Asset Universal Leasing Trust (a.k.a.  
2 "VAULT TRUST", or "V.A.U.L. Trust", or "VAULT", or "V.A.U.L.T.") ("Movant" herein), by  
3 and through its undersigned attorney, moves for termination of all stays and injunctions,  
4 pursuant to 11 U.S.C. §§ 362(d) and 105 and Federal Rules of Bankruptcy Procedure 4001 and  
5 9014 and regarding the personal property generally described as 2019 Dodge Tru RAM 1500  
6 VIN: 1C6SRFPTXKN850314 ("Vehicle" herein).

7 The relief requested in this Motion is proper for all of the reasons set forth in the  
8 Memorandum of Points and Authorities and incorporated herein by this reference.

9 On or about 9/12/2024, Debtor filed a Voluntary Petition under Chapter 11 of the  
10 Bankruptcy Code. Pursuant to 11 U.S.C. §362, the Petition stays the commencement or  
11 continuation of any proceedings against the Debtor or any act to obtain possession of any  
12 property of the Debtor or to enforce any lien against any property of the Debtor. This Court has  
13 jurisdiction pursuant to 28 U.S.C. § 1334. The filing of this Motion commences a contested  
14 matter within the meaning of Bankruptcy Rule 9014.

15 Pursuant to 11 U.S.C. § 362(d)(1), Movant is entitled to relief from the automatic stay to  
16 enforce its lien for cause including whether Movant is adequately protected. Movant is not  
17 receiving regular monthly contractual payments, does not have knowledge of whether the  
18 Vehicle is presently insured and therefore Movant is not adequately protected. Further, this  
19 Vehicle is rejected under Debtor's plan. Failure of Debtor to make payments to Movant as  
20 required by the Contract also constitutes cause for relief from stay. As of 09/11/2025, the  
21 amount required to fully reinstate the Debtor's loan is approximately \$35,375.43, itemized as  
22 follows:

23 DELINQUENCIES

24 Monthly Payments:	34.47 at \$1,026.26	\$35,375.43
25 Last payment received 08/11/2022		
26 Total Delinquencies:		\$35,375.43

1 Pursuant to 11 U.S.C §362(d)(2), Movant is also entitled to relief from the automatic stay  
2 if the Debtor does not have an equity in such property and such property is not necessary to an  
3 effective reorganization.

4 The current market value of the Vehicle is \$28,102.00, based upon a current Kelley Blue  
5 Book Report. See **Exhibit "3"** which is a copy of the Kelley Blue Book Report.

6 In the present case, the equity in the Vehicle is:

7	Property Value	\$28,102.00
8	Total Liens to Movant	\$35,375.43
	Equity	(\$7,273.43)

9 Based on the foregoing, Movant alleges that there is no equity in the Vehicle, the Vehicle  
10 is not necessary for an effective reorganization, and Movant is not adequately protected.  
11 Movant is not receiving regular monthly payments and is unfairly delayed from proceeding with  
12 repossession of the Vehicle and the Vehicle is rejected under the plan. Accordingly, relief from  
13 the automatic stay should be granted to Movant pursuant to 11 U.S.C. §362(d)(1) and (2).

14  
15 DATED: October 1, 2025

16 **McCARTHY & HOLTHUS, LLP**

17  
18 By: /s/ Jennifer C. Wong  
19 Jennifer C. Wong, Esq.  
20 Attorney for, Ally Bank Lease Trust -  
21 Assignor to Vehicle Asset Universal  
22 Leasing Trust (a.k.a. "VAULT  
23 TRUST", or "V.A.U.L. Trust", or  
24 "VAULT", or "V.A.U.L.T.")  
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9 Attorneys for  
10 Ally Bank Lease Trust - Assignor to Vehicle Asset Universal Leasing Trust (a.k.a. "VAULT  
11 TRUST", or "V.A.U.L. Trust", or "VAULT", or "V.A.U.L.T.")

12 UNITED STATES BANKRUPTCY COURT  
13 NORTHERN DISTRICT OF CALIFORNIA  
14 SANTA ROSA DIVISION

15 In re: ) Case No. 24-10545 CN  
16 )  
17 Lefever Mattson, A California Corporation, *et* ) Chapter 11  
18 *al.* )  
19 ) RS No. JCW-11600  
20 Debtor. )  
21 )  
22 ) **DECLARATION IN SUPPORT OF**  
23 ) **MOTION FOR RELIEF FROM**  
24 ) **AUTOMATIC STAY**  
25 )  
26 ) Date: 10/24/2025  
27 ) Time: 10:00AM  
28 ) Ctrm: 215  
29 ) Place: 1300 Clay Street  
30 ) Oakland, CA 94612  
31 )  
32 ) Judge: Charles Novack  
33 )  
34 )  
35 )

36 *1 The last four digits of LeFever Mattson's tax identification number are 7537. Due to the large number of debtor*  
37 *entities in these Chapter 11 Cases, a complete list of the Debtors and the last four digits of their federal tax*  
38 *identification numbers is not provided herein. A complete list of such information may be obtained on the website of*  
39 *the Debtors' claims and noticing agent at <https://veritaglobal.net/LM>. The address for service on the Debtors is*  
40 *6359 Auburn Blvd., Suite B, Citrus Heights, CA 95621.*

1 I, PAUL TANGEN, declare and state as follows:

2  
3 1. I am a BANKRUPTCY ANALYST and specially employed by AIS Portfolio  
4 Services, LLC, the bankruptcy servicer and custodian of records for Ally Bank Lease Trust -  
5 Assignor to Vehicle Asset Universal Leasing Trust (a.k.a. "VAULT TRUST", or "V.A.U.L.  
6 Trust", or "VAULT", or "V.A.U.L.T.") ("Movant"). During the course of my employment, my  
7 duties include, but are not limited to, monitoring accounts for the status and/or default in  
8 payments, lapses in insurance coverage, and responding to current issues arising in reference to  
9 the account.

10 2. I am the custodian and/or keeper of the business records referenced herein and,  
11 as such, I am qualified to certify the authenticity thereof. Additionally, I have personal  
12 knowledge of the matters stated in this declaration except as to those stated on information and  
13 belief and as to those matters, I believe them to be true and correct. If called as a witness, I  
14 could and would, competently testify to the facts contained herein.

15 3. I am informed and believe, and thereon allege that Lefever Mattson, A California  
16 Corporation ("Debtor") executed a written Lease Agreement for a 2019 Dodge Tru RAM 1500  
17 VIN: 1C6SRFPTXKN850314 ("Collateral"). True and correct copies of the Contract and Title  
18 for the Collateral are attached hereto as **Exhibits "1" and "2"** and are incorporated herein by  
19 reference. The aforementioned Contract was duly assigned to Movant during the normal course  
20 of business on or about 09/06/2019.

21 4. Debtor's last payment to Movant was made on 08/11/2022. As of 09/11/2025,  
22 Debtor is past due and owing to Movant for 34.47 payments at \$1,026.26 each for a total  
23 amount owing of \$35,375.43. See **Exhibit "4"**, the Payment History is incorporated herein by  
24 reference.

25 5. Additionally, Debtor has no equity in the Collateral. The total amount of the debt  
26 is \$35,375.43. The value of the Collateral is \$28,102.00. Movant, in the normal course of  
27 business, uses Kelley Blue Book to assess the value of Collateral for similar year, make, model  
28

1 and general features. Kelley Blue Book is used industry wide in the normal course of business  
2 as a resource to assess value. See **Exhibit "3"**. Proper processes using data similar to the  
3 Collateral while generating the report you see in **Exhibit "3"**.

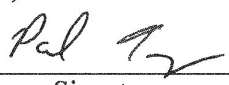
4 6. The value of the Collateral is depreciating and continues to depreciate while the  
5 Collateral is not being paid and/or protected. Movant's interest, therefore, is not adequately  
6 protected and relief from stay is requested.

7 7. The Lease matured on 09/05/2022.

8  
9 I declare under penalty of perjury under the laws of the United States of America that the  
10 foregoing is true and correct.

11  
12 Executed on 9/30/25 (Date) at IRVING (City), TEXAS (State).  
13

14 AIS Portfolio Services, LLC,  
15 Bankruptcy servicer and custodian of  
16 Records for Ally Bank Lease Trust -  
17 Assignor to Vehicle Asset Universal  
18 Leasing Trust (a.k.a. "VAULT TRUST", or  
"V.A.U.L. Trust", or "VAULT", or  
"V.A.U.L.T.")

19   
Signature

20  
21 By: PAUL TANGEN

Print Name

22 BANKRUPTCY ANALYST

23 Title  
24  
25  
26  
27  
28

**AMENDED AND RESTATED PURCHASE STATEMENT OF WORK 2**  
**For 3<sup>rd</sup> Party Bankruptcy Account Servicing**

**Attachment D – APPOINTMENT AS A CUSTODIAN OF BUSINESS RECORDS**



AMENDED AND RESTATED PURCHASE STATEMENT OF WORK 2

For 3<sup>rd</sup> Party Bankruptcy Account Servicing

APPOINTMENT AS A CUSTODIAN OF BUSINESS RECORDS

Ally Financial Inc., ("Ally") and AIS Portfolio Services, LP, ("AIS") entered into a Master Service Agreement ("Agreement") whereby AIS performs bankruptcy servicing and administration services for Ally and its direct or indirect subsidiaries. In conjunction with the Agreement, Ally hereby appoints AIS as a custodian of Ally's and its direct or indirect subsidiaries' business records for specific accounts in bankruptcy that are referred to AIS for servicing. AIS accepts such appointment and agrees to perform the duties and responsibilities as custodian of the business records as set forth herein and in accordance with the Agreement.

The Agreement provides that Ally shall deliver/make available to AIS all Information and supporting documentation necessary for the referred accounts to be serviced in bankruptcy, and AIS shall control the process for maintenance and storage of the information and supporting documentation during the life of the representation in accordance with the Agreement. As the servicer of referred bankruptcy accounts for Ally and its direct or indirect subsidiaries, AIS will utilize the information provided to complete any affidavit and/or declaration required to authenticate the financial status of the referred account.

The scope of this appointment is limited to referred accounts that are in bankruptcy during the term of representation for the specific account. Upon termination of AIS' representation on a referred bankruptcy account, in addition to any other obligations under the Agreement, AIS will return all information and supporting documentation in its control to Ally and shall relinquish its obligations as a custodian.

Dated: 12/1/2020

BY: Laura A. Miller  
Name: Laura Miller  
Title: Director, Supply Chain

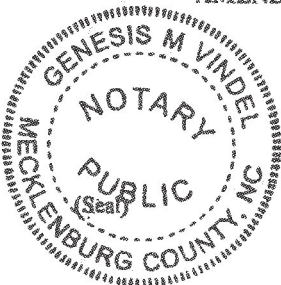
State of NC  
County of MECKLENBURG

Subscribed and sworn to (or affirmed) before me on this 1<sup>st</sup>  
day of DEC., 2020, by LAURA MILLER

proved to me on the basis of satisfactory evidence to be the  
person(s) who appeared before me.

AMENDED AND RESTATED PURCHASE STATEMENT OF WORK 2

For 3<sup>rd</sup> Party Bankruptcy Account Servicing



Signature

*[Handwritten Signature]*

ACKNOWLEDGMENT

By signing below, AIS acknowledges it has read, understands and accepts the above appointment as a custodian of records.

Dated: 9/28/20

BY:

*[Handwritten Signature]*

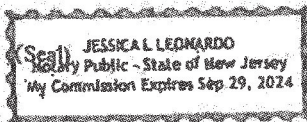
Name: CE MORRIS

Title: VICE PRESIDENT

State of New Jersey  
County of Gloucester

Subscribed and sworn to (or affirmed) before me on this 28<sup>th</sup>  
day of Sept 28<sup>th</sup>, 2020, by Christopher  
MORRIS

proved to me on the basis of satisfactory evidence to be the  
person(s) who appeared before me.



Signature

*[Handwritten Signature: Jessica Leonardo]*

JaVonne M. Phillips, Esq. SBN 187474  
Jennifer C. Wong, Esq. SBN 246725  
**McCarthy & Holthus, LLP**  
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San Diego, CA 92108  
Phone (877) 369-6122  
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UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA  
SANTA ROSA DIVISION

In re: ) Case No. 24-10545 CN  
)  
Lefever Mattson, A California Corporation, *et* ) Chapter 11  
*al.,* )  
) RS No. JCW-11600  
Debtor. )  
) **EXHIBITS TO MOTION FOR RELIEF**  
) **FROM AUTOMATIC STAY**  
)  
) Date: 10/24/2025  
) Time: 10:00AM  
) Ctrm: 215  
) Place: 1300 Clay Street  
) Oakland, CA 94612  
)  
) Judge: Charles Novack  
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<b>Lessee (You)</b>		<b>Lessor</b>	
Name and address, including city	Driving address of vehicle	Name and address, including city	
LEEVEE WATSON	N/A	MICHAEL STEAD'S AUTO DEPOT	
Phone number	Phone number (if business use)	Address	
N/A	N/A	1291 AUTO PLAZA RD	
		RICHMOND CA 94806	

This is an agreement to lease a vehicle. This is not a purchase agreement. You are not buying the vehicle. By signing this lease, you agree to everything on the front and back.

We, "us," and "our" refer to Lessor named above and any assignee. An "assignee" is a person to whom this lease is assigned (if it is assigned).  
☐ If this box is checked, Lessor will assign this lease and the vehicle to \_\_\_\_\_ (Assignee).  
☐ If this box is checked, Lessor intends not to assign this lease.

**Monthly Payment Lease.** If your payment schedule shows monthly scheduled payments (Section 6B), your lease is a monthly payment lease.  
**Single Payment Lease.** If your payment schedule shows a single scheduled payment (Section 7B), your lease is a single payment lease.

<b>Vehicle Year</b>	<b>Make &amp; Model</b>	<b>Body Style</b>	<b>Vehicle ID #</b>	<b> mileage</b>	<b>Primary User: Person's name and address</b>
2012	Subaru	4-Door	111111	0	Primary User: Person's name and address
					Primary User: Person's name and address
					Primary User: Person's name and address

**Federal Consumer Lending Act Disclosures**

1. Amount Due at Lease Signing or Delivery (Itemized below)	2. Other Charges Not Due at Lease Signing or Delivery	3. Total of Payments (The amount you will have paid by the end of the lease)
\$1,000.00	\$0.00	\$4,500.00

5. Amount Due at Lease Signing or Delivery:	6. How the Amount Due at Lease Signing or Delivery will be paid:
a. Capitalized cost reduction: \$7,450.12	a. Not known at signing: \$0.00
b. First monthly payment: \$1,000.00	b. Payment and no cash credit: \$0.00
c. Simple scheduled payment: \$0.00	c. Amount to be paid to cash: \$0.00
d. Refundable security deposit: \$0.00	
e. Title fee: \$0.00	
f. Registration fee: \$0.00	
g. Excise taxes, etc. or transfer charge: \$0.00	
h. Sales tax: \$0.00	
i. CA TIRE FEE: \$0.00	
j. N/A: \$0.00	
k. N/A: \$0.00	
l. Total: \$1,000.00	d. Total: \$0.00

7. Your scheduled payment is extended as shown below:
a. Capitalized cost reduction: \$7,450.12
b. First monthly payment: \$1,000.00
c. Simple scheduled payment: \$0.00
d. Refundable security deposit: \$0.00
e. Title fee: \$0.00
f. Registration fee: \$0.00
g. Excise taxes, etc. or transfer charge: \$0.00
h. Sales tax: \$0.00
i. CA TIRE FEE: \$0.00
j. N/A: \$0.00
k. N/A: \$0.00
l. Total: \$1,000.00

8. Estimated Value: The value of the vehicle at the end of the lease term is estimated to be \$3,000.00.
9. Estimated Residual Value: The estimated residual value of the vehicle at the end of the lease term is \$3,000.00.
10. Estimated Depreciation: The estimated depreciation of the vehicle at the end of the lease term is \$4,500.00.
11. Estimated Total Cost: The estimated total cost of the vehicle at the end of the lease term is \$4,500.00.
12. Estimated Total Payment: The estimated total payment of the vehicle at the end of the lease term is \$4,500.00.

13. Vehicle You are Trading:	14. Disposition Fee Waiver:
a. Make and Model: N/A	a. Not known at signing: \$0.00
b. Year: N/A	b. Payment and no cash credit: \$0.00
c. Mileage: N/A	c. Amount to be paid to cash: \$0.00
d. Title fee: N/A	
e. Registration fee: N/A	
f. Excise taxes, etc. or transfer charge: N/A	
g. Sales tax: N/A	
h. CA TIRE FEE: N/A	
i. N/A: \$0.00	
j. N/A: \$0.00	
k. Total: \$0.00	

15. Vehicle You are Trading:	16. Disposition Fee Waiver:
a. Make and Model: N/A	a. Not known at signing: \$0.00
b. Year: N/A	b. Payment and no cash credit: \$0.00
c. Mileage: N/A	c. Amount to be paid to cash: \$0.00
d. Title fee: N/A	
e. Registration fee: N/A	
f. Excise taxes, etc. or transfer charge: N/A	
g. Sales tax: N/A	
h. CA TIRE FEE: N/A	
i. N/A: \$0.00	
j. N/A: \$0.00	
k. Total: \$0.00	

**WARRANTY AND EXCLUSION OF WARRANTY.** You have the right to any limited warranty of the vehicle. The vehicle is sold "as is" without any warranty. The vehicle is sold "as is" without any warranty. The vehicle is sold "as is" without any warranty.

Optional Insurance	Change of Possession	Provider
Life Insurance (Monthly Payment Lease Only)	Insurance	Insurance
Disability Insurance (Monthly Payment Lease Only)	Insurance	Insurance
N/A	Insurance	Insurance

**THIS IS THE ENTIRE AGREEMENT.** This lease, including all attachments, contains the entire agreement between you and us relating to the lease of the vehicle. This lease, including all attachments, contains the entire agreement between you and us relating to the lease of the vehicle.

**YOU AGREE TO THE TERMS OF THIS LEASE. YOU CONFIRM THAT BEFORE YOU SIGNED THIS LEASE, WE GAVE IT TO YOU, AND YOU WERE FREE TO TAKE IT AND RETURN IT. YOU SIGNED AND RECEIVED A COMPLETELY FILLED IN COPY OF THIS AGREEMENT AT THE TIME YOU SIGNED IT.**

**LESSOR'S OBLIGATIONS.** Lessor agrees to the following: (1) Lessor agrees to deliver the vehicle to you in good condition and ready for use. (2) Lessor agrees to deliver the vehicle to you in good condition and ready for use.

**LESSOR'S OBLIGATIONS.** Lessor agrees to the following: (1) Lessor agrees to deliver the vehicle to you in good condition and ready for use. (2) Lessor agrees to deliver the vehicle to you in good condition and ready for use.





TO PROPERLY RELEASE YOUR LIABILITY, PLEASE READ AND FOLLOW INSTRUCTIONS ON REVERSE SIDE  
SECTIONS A-J MUST BE COMPLETED IN FULL PRINT IN CAPITAL LETTERS - USE BLACK OR BLUE INK

### NOTICE OF TRANSFER AND RELEASE OF LIABILITY

MAIL THIS PORTION TO DMV-OR-FILE ONLINE AT [dmv.ca.gov](http://dmv.ca.gov)

A. NEW OWNER'S LAST NAME (OR) COMPANY NAME		FIRST	
[REDACTED]		[REDACTED]	
B. NEW OWNER'S ADDRESS		APT NUMBER	
[REDACTED]		[REDACTED]	
C. CITY	STATE	ZIP CODE	
[REDACTED]	[REDACTED]	[REDACTED]	
F. SELLER'S OR LESSEE'S LAST NAME (OR) COMPANY NAME		FIRST	
[REDACTED]		[REDACTED]	
H. SELLER'S OR LESSEE'S ADDRESS		APT NUMBER	
[REDACTED]		[REDACTED]	
I. CITY	STATE	ZIP CODE	
[REDACTED]	[REDACTED]	[REDACTED]	
VEHICLE ID NUMBER		YR MODEL MAKE	PLATE NUMBER
[REDACTED] 0314		2019 RAM	[REDACTED]

C. ODOMETER READING (NO TENTHS)  
[REDACTED], [REDACTED]  
E. DATE OF SALE OR LEASE RETURN  
MO DAY YR  
[REDACTED] [REDACTED] [REDACTED]  
G. SELLING PRICE (NO CENTS)  
[REDACTED] WHOLE DOLLARS  
I. SELLER'S OR LESSEE'S SIGNATURE  
X

REG. [REDACTED]

## STATE OF CALIFORNIA

### CERTIFICATE OF TITLE

VEHICLE HISTORY

COMMERCIAL

VEHICLE ID NUMBER

0314

YR MODEL MAKE  
2019 RAM

PLATE NUMBER

REGISTRATION  
EXPIRATION DATE  
09/30/2020

BODY TYPE MODEL  
4C

UNLADEN  
AX WEIGHT  
2 05441 6

FUEL TRANSFER DATE

FEES PAID  
NONE

YR 1ST  
SOLD CLASS YR  
2019 RN

MO

EQUIPMT/TRUST NUMBER

ISSUE DATE  
09/19/19

MOTORCYCLE ENGINE NUMBER

ODOMETER DATE  
09/06/2019

ODOMETER READING  
85 MI

REGISTERED OWNER(S)

VAULT FOR ALLY OR COLT LSR  
LEFEVER MATTSON LSE

ACTUAL MILEAGE

I certify (or declare) under penalty of perjury under the laws of the State of California that THE SIGNATURE(S) BELOW RELEASES  
INTEREST IN THE VEHICLE.

1a. DATE X SIGNATURE OF REGISTERED OWNER

1b. DATE X SIGNATURE OF REGISTERED OWNER

Federal and State law requires that you state the mileage upon transfer of ownership. Failure to complete or providing a  
false statement may result in fines and/or imprisonment.

The odometer now reads [REDACTED], [REDACTED] (no tenths), miles and to the best of my knowledge reflects the actual  
mileage unless one of the following statements is checked. Mileage is VOID if altered or erased.

**WARNING** ☐ Odometer reading is not the actual mileage. ☐ Mileage exceeds the odometer mechanical limits.

I certify (or declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

DATE	TRANSFEROR/SELLER SIGNATURE(S)	DATE	TRANSFeree/BUYER SIGNATURE(S)
[REDACTED]	X	[REDACTED]	X

PRINTED NAME OF SELLER OR AGENT SIGNING FOR A COMPANY

PRINTED NAME OF BUYER OR AGENT SIGNING FOR A COMPANY

#### IMPORTANT READ CAREFULLY

Any change of Lienholder (holder of security interest) must be reported to the Department of Motor Vehicles within  
10 days.

LIENHOLDER(S)

ALLY FNCL  
PO BOX 8128  
COCKEYSVILLE  
MD 21030

2. X  
Signature releases interest in vehicle. (Company  
names must be countersigned)  
Release Date [REDACTED]

REG. [REDACTED]

KEEP IN A SAFE PLACE - VOID IF ALTERED



## 2019 Ram 1500 Crew Cab Pricing Report

**Style:** Limited Pickup 4D 6 1/3 ft

**Mileage:** 90,085

**KBB.com Consumer Rating:** 4.4/5

### Vehicle Highlights

Fuel Economy: City 15/Hwy 21/Comb 17 MPG

Engine: V8, HEMI, 5.7 Liter

Transmission: Automatic, 8-Spd

Drivetrain: 4WD

Country of Assembly: United States

Country of Origin: United States

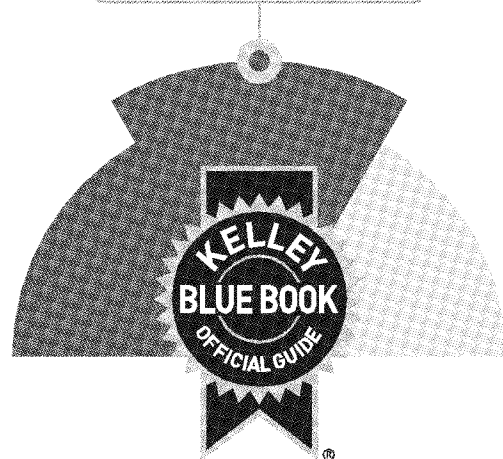
Max Seating: 5

Doors: 4

Body Style: Pickup

## Sell to Private Party

Private Party Range  
**\$25,913 - \$30,290**  
Private Party Value  
**\$28,102**



Valid for ZIP code **95404** through **09/11/2025**

## Your Configured Options

Our pre-selected options, based on typical equipment for this car.

✓ Options that you added while configuring this car.

### Exterior Color

✓ Silver

### Engine

V8, HEMI, 5.7 Liter

### Transmission

Automatic, 8-Spd

### Drivetrain

4WD

### Braking and Traction

ABS (4-Wheel)

Hill Start Assist

Electronic Stability  
Control

Traction Control

4-Corner Suspension

### Comfort and Convenience

Air Conditioning

Power Door Locks

Power Windows

Sensing Cruise Control

Alarm System

Keyless Entry

KEYLESS-GO

Power Sliding Rear  
Window

### Entertainment and Instrumentation

Bluetooth Wireless

Premium Sound

CD/MP3 (Single Disc)

AM/FM/HD Radio

Navigation System

SiriusXM Satellite

Uconnect

### Lighting

Daytime Running Lights

LED Headlamps

### Safety and Security

Dual Air Bags

F&R Head Curtain Air  
Bags

Side Air Bags

Backup Camera

F&R Park Assist

Lane Departure Warning  
System

✓ Surround View  
Camera

### Steering

Power Steering

Tilt & Telescoping Wheel

### Wheels and Tires

Oversized Premium

Wheels 20"+

### Cargo and Towing

Bed Liner

Towing Pkg

### Accessory Packages

Blind-Spot Alert

### Roof and Glass

Dual Moon Roofs

### Seats

Dual Power Seats

Heated Seats

Leather

Ventilated Seats

### Exterior

Fog Lights

Running Boards



# Glossary of Terms

**Kelley Blue Book® Trade-In Value** - This is the amount you can expect to receive when you trade in your car to a dealer. This value is determined based on the style, condition, mileage and options indicated.

**Trade-In Range** - The Trade-In Range is Kelley Blue Book's estimate of what you can reasonably expect to receive this week based on the style, condition, mileage and options of your vehicle when you trade it in to a dealer. However, every dealer is different and values are not guaranteed.

**Kelley Blue Book® Private Party Value** - This is the starting point for negotiation of a used-car sale between a private buyer and seller. This is an "as is" value that does not include any warranties. The final price depends on the car's actual condition and local market factors.

**Private Party Range** - The Private Party Range is Kelley Blue Book's estimate of what you can reasonably expect to receive this week for a vehicle with stated mileage in the selected condition and configured with your selected options, excluding taxes, title and fees when selling to a private party.

**Excellent Condition** - 3% of all cars we value. This car looks new and is in excellent mechanical condition. It has never had paint or bodywork and has an interior and body free of wear and visible defects. The car is rust-free and does not need reconditioning. Its clean engine compartment is free of fluid leaks. It also has a clean title history, has complete and verifiable service records and will pass safety and smog inspection.

**Very Good Condition** - 23% of all cars we value. This car has minor wear or visible defects on the body and interior but is in excellent mechanical condition, requiring only minimal reconditioning. It has little to no paint and bodywork and is free of rust. Its clean engine compartment is free of fluid leaks. The tires match and have 75% or more of tread. It also has a clean title history, with most service records available, and will pass safety and smog inspection.

**Good Condition** - 54% of all cars we value. This car is free of major mechanical problems but may need some reconditioning. Its paint and bodywork may require minor touch-ups, with repairable cosmetic defects, and its engine compartment may have minor leaks. There are minor body scratches or dings and minor interior blemishes, but no rust. The tires match and have 50% or more of tread. It also has a clean title history, with some service records available, and will pass safety and smog inspection.

**Fair Condition** - 18% of all cars we value. This car has some mechanical or cosmetic defects and needs servicing, but is still in safe running condition and has a clean title history. The paint, body and/or interior may need professional servicing. The tires may need replacing and there may be some repairable rust damage.

## Tip:

It's crucial to know your car's true condition when you sell it, so that you can price it appropriately. Consider having your mechanic give you an objective report.

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© 2025 Kelley Blue Book Co., Inc. All rights reserved. 9/11/2025-9/11/2025 Edition for CA 95404. The specific information required to determine the value for this particular vehicle was supplied by the person generating this report. Vehicle valuations are opinions and may vary from vehicle

Date	Description	Payment due	Payment made	Balance
9/6/2019	Other capitalized cost Reduction_O	7000.00		7000.00
9/6/2019	Lease repayment	949.14		7949.14
9/6/2019	Cash down Payment_O	469.12		8418.26
9/6/2019	MIG_Sales tax	77.12		8495.38
9/6/2019	Receipt - paid via dealer		8495.38	.00
9/30/2019	Receipt - payment processing center		949.14	-949.14
9/30/2019	Receipt - payment processing center		77.12	-1026.26
10/6/2019	Lease repayment	949.14		-77.12
10/6/2019	MIG_Sales tax	77.12		.00
10/31/2019	Receipt - payment processing center		949.14	-949.14
10/31/2019	Receipt - payment processing center		77.12	-1026.26
11/6/2019	Lease repayment	949.14		-77.12
11/6/2019	MIG_Sales tax	77.12		.00
11/30/2019	Receipt - payment processing center		949.14	-949.14
11/30/2019	Receipt - payment processing center		77.12	-1026.26
12/6/2019	Lease repayment	949.14		-77.12
12/6/2019	MIG_Sales tax	77.12		.00
1/6/2020	Lease repayment	949.14		949.14
1/6/2020	MIG_Sales tax	77.12		1026.26
1/9/2020	Receipt - payment processing center		1026.26	.00
2/6/2020	Lease repayment	1026.26		1026.26
2/12/2020	Receipt - payment processing center		1026.26	.00
3/6/2020	Lease repayment	1026.26		1026.26
3/14/2020	Receipt - payment processing center		1026.26	.00
3/26/2020	Receipt - payment processing center		1026.26	-1026.26
4/6/2020	Lease repayment	1026.26		.00
5/6/2020	Lease repayment	1026.26		1026.26
5/9/2020	Receipt - payment processing center		1026.26	.00
6/6/2020	Lease repayment	1026.26		1026.26
6/12/2020	Receipt - payment processing center		1026.26	.00
7/6/2020	Lease repayment	1026.26		1026.26
8/6/2020	Lease repayment	1026.26		2052.52
8/6/2020	Late Charge_Accrued	4.00		2056.52
8/16/2020	Receipt - payment processing center		1026.26	1030.26
9/6/2020	Lease repayment	1026.26		2056.52
9/6/2020	Late Charge_Accrued	4.00		2060.52
9/11/2020	Receipt - payment processing center		2052.52	8.00
10/1/2020	Receipt - payment processing center		1034.26	-1026.26
10/6/2020	Lease repayment	1026.26		.00
11/6/2020	Lease repayment	1026.26		1026.26
11/9/2020	Receipt - payment processing center		1026.26	.00
12/6/2020	Lease repayment	1026.26		1026.26
12/13/2020	Receipt - payment processing center		1026.26	.00
1/6/2021	Lease repayment	1026.26		1026.26
1/8/2021	Receipt - payment processing center		1026.26	.00
1/29/2021	Receipt - payment processing center		1026.26	-1026.26
2/6/2021	Lease repayment	1026.26		.00
3/2/2021	Receipt - payment processing center		1026.26	-1026.26

3/6/2021 Lease repayment	1026.26		.00
4/6/2021 Lease repayment	1026.26		1026.26
4/10/2021 Receipt - payment processing center		1026.26	.00
5/6/2021 Lease repayment	1026.26		1026.26
5/10/2021 Receipt - payment processing center		1026.26	.00
6/4/2021 Receipt - payment processing center		1026.26	-1026.26
6/6/2021 Lease repayment	1026.26		.00
7/3/2021 Receipt - payment processing center		1026.26	-1026.26
7/6/2021 Lease repayment	1026.26		.00
8/6/2021 Lease repayment	1026.26		1026.26
8/26/2021 Receipt - payment processing center		1026.26	.00
9/6/2021 Lease repayment	1026.26		1026.26
9/11/2021 Receipt - payment processing center		1026.26	.00
10/6/2021 Lease repayment	1026.26		1026.26
10/11/2021 Receipt - payment processing center		1026.26	.00
11/3/2021 Receipt - payment processing center		1026.26	-1026.26
11/6/2021 Lease repayment	1026.26		.00
11/29/2021 Receipt - payment processing center		1026.26	-1026.26
12/6/2021 Lease repayment	1026.26		.00
12/31/2021 Receipt - payment processing center		1026.26	-1026.26
1/6/2022 Lease repayment	1026.26		.00
1/30/2022 Receipt - payment processing center		1026.26	-1026.26
2/6/2022 Lease repayment	1026.26		.00
3/6/2022 Lease repayment	1026.26		1026.26
3/6/2022 Receipt - AAOS one time pay		1026.26	.00
4/5/2022 Receipt - AAOS one time pay		1026.26	-1026.26
4/6/2022 Lease repayment	1026.26		.00
5/6/2022 Lease repayment	1026.26		1026.26
5/6/2022 Receipt - AAOS one time pay		1026.26	.00
6/6/2022 Lease repayment	1026.26		1026.26
6/9/2022 Receipt - AAOS one time pay		1026.26	.00
7/6/2022 Lease repayment	1026.26		1026.26
7/6/2022 Receipt - AAOS one time pay		1026.26	.00
8/6/2022 Lease repayment	1026.26		1026.26
8/11/2022 Receipt - AAOS one time pay		1026.26	.00



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Attorneys for  
Ally Bank Lease Trust - Assignor to Vehicle Asset Universal Leasing Trust (a.k.a. "VAULT TRUST", or "V.A.U.L. Trust", or "VAULT", or "V.A.U.L.T.")

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA  
SANTA ROSA DIVISION

In re: ) Case No. 24-10545 CN  
)  
Lefever Mattson, A California Corporation, *et* ) Chapter 11  
*al.,* )  
) RS No. JCW-11600  
Debtor. )  
)  
) **CERTIFICATE OF SERVICE**  
)  
)  
) Date: 10/24/2025  
) Time: 10:00AM  
) Ctrm: 215  
) Place: 1300 Clay Street  
) Oakland, CA 94612  
)  
) Judge: Charles Novack  
)  
)

<sup>1</sup> The last four digits of LeFever Mattson's tax identification number are 7537. Due to the large number of debtor entities in these Chapter 11 Cases, a complete list of the Debtors and the last four digits of their federal tax identification numbers is not provided herein. A complete list of such information may be obtained on the website of the Debtors' claims and noticing agent at <https://veritaglobal.net/LM>. The address for service on the Debtors is 6359 Auburn Blvd., Suite B, Citrus Heights, CA 95621.

**CERTIFICATE OF SERVICE**

On 10/1/2025, I served the foregoing **NOTICE OF MOTION FOR RELIEF FROM AUTOMATIC STAY, MOTION FOR RELIEF FROM AUTOMATIC STAY, MEMORANDUM OF POINTS AND AUTHORITIES IN SUPPORT OF MOTION FOR RELIEF FROM AUTOMATIC STAY, DECLARATION IN SUPPORT OF MOTION FOR RELIEF FROM AUTOMATIC STAY, EXHIBITS TO MOTION AND RELIEF FROM STAY COVER SHEET** on the following individuals by depositing true copies thereof in the United States mail at San Diego, California, enclosed in a sealed envelope, with postage paid, addressed as follows:

**DEBTOR**

Lefever Mattson, A California Corporation, 6359 Auburn Blvd., Suite B, Citrus Heights, CA 95621

**DEBTORS' COUNSEL**

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Phillip John Shine, DOJ-Ust, 450 Golden Gate Avenue, 5th Floor, Suite #05-0153, San Francisco, CA 954102

**RESPONSIBLE INDIVIDUAL**

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21 Mauricio Rodriguez Perez, Jose Rodriguez Martinez, 3310-3336 Cimmarron, 3336-02,  
22 Shingle Springs, CA 95682

23 McGowan Trustee of the Lorraine Margaret Orlich Trust Dated 9/26/03, 10 Royale  
24 Avenue, Unit #22, Lakeport, CA 95453

25 Monley Hamlin Construction, 4600 Fermi Pl, Davis, CA 95618

26 Pacific Gas & Electric, P.O. Box 997300, Sacramento, CA 95899-7300

27 Pear Tree Homeowner's Association, C/O First Bank Association Service, P.O. Box  
28 15039, Vallejo, CA 94591-1939

1 Perfection & Elegant Home Management, Po Box 8391, Truckee, CA 96162

2 Plaintiffs In Claridge Et Al. Litigation, San Francisco Airport Office Center, 840  
3 Malcolm Road, Suite 200, Burlingame, CA 94010

4 Plaintiffs In Tubley Et Al. Litigation, 1500 First Street, Suite 200, Napa, CA 94559

5 BPE Law Group, P.C., Attn: Laura E. Ferret, Esq., 2339 Gold Meadow Way, Rancho  
6 Cordova, CA 95670

7 Sherman Family Living Trust Dtd 3/13/00, 8501 Bishop Creek Circle, Roseville, CA  
8 95661

9 Tamara D. Migliozi, Plaintiff, C/O Cory B. Chartrand, Esq Fores Macko Johnston &  
10 Chartrand, 1600 "G" Street, Suite 103, Modesto, CA 95354

11 Tony Villarreal, Patty Kramer, 1864 Quail Meadows Circle, 1864, Vacaville, CA 95687

12 Truckee Donner Public Utility District, 11570 Donner Pass Rd, Truckee, CA 96161-4992

13 **I declare under penalty of perjury under the laws of the United States of America**  
14 **that the foregoing is true and correct.**

15 Dated: 10/1/2025

16 /s/ Hue Banh  
17 Hue Banh