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6 **IN THE UNITED STATES DISTRICT COURT**  
7 **FOR THE DISTRICT OF ARIZONA**  
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9 Ann V. Cahill,

10 Appellant,

11 v.

12 AmeriCredit Financial Services, Inc.,

13 Appellee.

No. CV-14-01865-PHX-DGC

**ORDER**

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15 Appellant Ann Cahill has appealed a decision of the bankruptcy court granting  
16 relief from the automatic stay. Doc. 6 at 2. Appellee AmeriCredit Financial Services,  
17 Inc. argues that the appeal is moot. Doc. 9. The Court agrees.

18 Cahill commenced a chapter 7 bankruptcy proceeding on May 2, 2014. Doc. 9 at  
19 2; Case no. 2:14-bk-06610-EPB. In her bankruptcy schedules, Cahill listed a 2009 Saab  
20 9-3 valued at \$8,500 (the “Vehicle”). Doc. 9 at 2. Cahill stated her intention to “avoid  
21 any and all liens” on the Vehicle. *Id.*

22 On June 10, 2014, AmeriCredit filed a motion for relief from the automatic stay.  
23 *Id.* AmeriCredit noted that it had financed Cahill’s purchase of the Vehicle and that the  
24 outstanding principle balance due under the contract was \$26,210.42. *Id.* AmeriCredit  
25 attached a copy of Cahill’s contract showing AmeriCredit as the lender. *Id.* at 3.  
26 AmeriCredit also included a copy of the title showing AmeriCredit as the lienholder on  
27 the Vehicle. *Id.* Cahill responded by arguing that AmeriCredit may have securitized the  
28 contract, but did not present any evidence. *Id.*

1           On August 1, 2014, the bankruptcy court issued an order terminating the automatic  
2 stay with respect to the Vehicle. *Id.* On August 15, 2014, Cahill filed her notice of  
3 appeal. *Id.* She received her bankruptcy discharge the same day. *Id.*

4           The automatic stay terminated as a matter of law upon entry of Cahill's chapter 7  
5 discharge. 11 U.S.C. § 362(c)(2)(C); Doc. 9 at 3. Cahill's appeal is therefore moot. The  
6 Court cannot provide relief where the automatic stay has terminated as a matter of law.  
7 *In re Perez*, 2011 WL 6934471, \*3-4, No. SC-0-1436-HKiMk (9th Cir. BAP Dec. 1,  
8 2011); *In re Lira*, 2011 WL 4502090, \*5, Nos. CC-10-1364-KiDMk, RS 09-36534-DJS  
9 (9th Cir. BAP July 18, 2011); *In re McIntyre*, 2011 WL 4501322, \*1 No. NC-10-1186-  
10 JUHBA, BK. 10-10974 (9th Cir. BAP July 8, 2011). Because the appeal is moot, this  
11 Court lacks jurisdiction. *Internal Revenue Serv. v. Pattullo*, 271 F.3d 898, 900 (9th Cir.  
12 2001); *United States v. Arkison*, 34 F.3d 756, 759 (9th Cir. 1994).

13           **IT IS ORDERED** that this appeal is **dismissed** for lack of jurisdiction.

14           Dated this 21st day of January, 2015.

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19           David G. Campbell  
20           United States District Judge  
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