



CLERK, U.S. BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS

**ENTERED**

THE DATE OF ENTRY IS ON  
THE COURT'S DOCKET

The following constitutes the ruling of the court and has the force and effect therein described.

Signed February 23, 2026

United States Bankruptcy Judge

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF TEXAS  
DALLAS DIVISION

In re:	§	
	§	Chapter 7
Tricolor Holdings, LLC et al.,	§	
	§	Case No. 25-33487-mvl7
Debtors.	§	
	§	
	§	
	§	

**SUA SPONTE ORDER REGARDING TEMPORARY MORATORIUM ON  
REPOSSESSION OF CONSUMER VEHICLES**

On February 17, 2026, the Court held a status conference (the “**Hearing**”) on its *Amended Order for Beyond Attorneys, LLC, Francisco Aguirre, Lluvia Medina Beltran, and the Consumer Creditors Listed Herein to Appear Before the Court on February 17, 2026, at 2:00 P.M. for Status Conference* (the “**Order to Appear**”) [ECF. No. 754] regarding various motions filed by certain



consumer borrowers<sup>1</sup> in the above-captioned chapter 7 cases of Tricolor Holdings, LLC, *et al.* (the “**Debtors**”), and for the reasons stated on the record at the Hearing, this Court *sua sponte* **ORDERS** as follows:

1. Effective as of 12:00 p.m. Central Time on February 20, 2026, through and including 12:00 p.m. Central Time on March 23, 2026 (the “**Temporary Moratorium**”), Vervent shall not repossess, or cause to be repossessed, any borrower vehicles securing consumer loans originated by the Debtors.

2. Nothing in this Order shall modify or limit Vervent’s authorization to perform ordinary course servicer duties and other duties prior to the Temporary Moratorium, including repossessions and sales of vehicles repossessed before the Temporary Moratorium, pursuant to the *Sixth Amended Order Granting Chapter 7 Trustee’s Motion for Entry of Order Approving Stipulation Between Trustee and Vervent Inc.* [ECF No. 668] and any extensions or amendments thereto (the “**Vervent Stipulation**”).

3. During the Temporary Moratorium, except only as to new repossessions of borrower vehicles prohibited by Paragraph 1 of this Order, the Vervent Stipulation shall remain in full force and effect, and Vervent shall continue to be authorized to perform all other servicing and related services as set forth in the Vervent Stipulation, including, without limitation, to collect

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<sup>1</sup> As set forth more particularly in the *Order to Appear*, numerous *Motions for (1) Relief from the Automatic Stay Under 11 U.S.C. § 362(d)(1); (2) § 105(a) Status-Quo Freeze; (3) Interim Relief Under Rule 4001(a)(2); (4) Determination on the Papers with Waiver of Appearance* (the “**Lift Stay Motions**”) were filed, *pro se*, by various Consumer Creditors (the “**Consumer Creditors**”) on January 13, 2026, and January 21, 2026, respectively [ECF Nos. 655, 676–90]. Additionally, on February 2, 2026, numerous *Motions to Enforce the Automatic Stay, Clarify the Scope of Servicing Authority, and Preserve Status Quo Pending Determination of Lien Ownership* (the “**Stay Enforcement Motions**”) were filed, *pro se*, by several more Consumer Creditors [ECF Nos. 718–723]. The Lift Stay Motions have been set for final, in person evidentiary hearings on April 1, 2026, at 9:30 AM, with the Consumer Creditors to notice the hearing. The Stay Enforcement Motions request relief from the automatic stay and therefore require payment of a fee. That fee is due within 7 days of the filing of the respective motions, or the Stay Enforcement Motions will be denied without further hearing.

borrower payments, retrieve and recover impounded borrower vehicles, send notices of default and notices of intent to repossess and sell vehicles, accept voluntary vehicle surrenders and voluntary repossessions from borrowers, and transport to auction and sell vehicles repossessed prior to the Temporary Moratorium.

4. All consumer borrowers of the Debtors, including consumer borrowers who borrowed money from the Debtors under the names Tricolor, Ganas, Ganas Ya, Lucky's, or Apoyo, are authorized and directed to remit payments when due in the ordinary course pursuant to their applicable loan documents to Vervent, PayNearMe, RePay, and other payment processors that receive and/or process consumer payments which are then remitted to account(s) designated by Vervent in accordance with the Vervent Stipulation.

5. Nothing in this Order shall apply to or modify the relief granted in the *Order Granting Chapter 7 Trustee's Amended Emergency Motion to (I) Sell Estate Assets Free and Clear of All Liens, Claims, Encumbrances, and Interests, (II) Establish Sale Procedures, and (III) Granting Related Relief* [ECF No. 593].

6. Nothing in this Order shall modify any consumer borrower loan agreements or the Servicing Agreements (as defined in the Vervent Stipulation).

7. All rights and remedies are expressly preserved as to all parties, including, but not limited to, with respect to the priority of any liens or claims against or to the alleged collateral of any of the parties in interest, whether any collateral or account is property or not property of the estates, and the allocation of, and rights in, all funds collected under the Vervent Stipulation.

8. Absent further Order of the Court, the Temporary Moratorium will expire by its terms without the necessity of further notice or hearing.

9. The Court shall retain jurisdiction to, among other things, interpret, implement, and

enforce the terms and provisions of this Order, and to adjudicate, if necessary, any and all disputes concerning or relating to this Order.

**###END OF ORDER###**