

**UNITED STATES DISTRICT COURT FOR THE CENTRAL DISTRICT OF
CALIFORNIA**

Saran Adams v. Velocity Commercial Capital, LLC

Adams v. Velocity · No. 2:25-cv-04291-SRM-RAO · Decided October 30, 2025

OPINION

1 2 3 4 5 6 7 8 UNITED STATES DISTRICT COURT 9 CENTRAL DISTRICT OF
CALIFORNIA 10 Case No. 2:25-cv-04291-SRM-RAO 11 SARAN ADAMS, 12 Plaintiff,
ORDER TO SHOW CAUSE AS TO WHY THE COURT SHOULD NOT 13 v. TRANSFER THE
CASE FOR 14 VELOCITY COMMERCIAL CAPITAL, IMPROPER VENUE LLC, 15
Defendant. 16 17 18 On May 9, 2025, Plaintiff Saran Adams, appearing pro se, initiated this
lawsuit 19 seeking declaratory and injunctive relief regarding real property located at 6410 Paris
20 Street, Houston, Texas 77021.

Dkt. 1 (Compl.) ¶¶3.1, 6. Plaintiff Adams alleges that 21 Defendant Velocity Commercial Capital,
LLC (Velocity) engaged in an unauthorized 22 securitization of Plaintiffs mortgage, concealed
material facts, and violated federal 23 disclosure requirements. Id. ¶5.1-5.4. Plaintiff states that
this Court has federal 24 jurisdiction over the action because she brings claims under the
Declaratory Judgment 25 Act, 28 U.S.C. § 2201; the Truth in Lending Act, 15 U.S.C. § 1601; and
the Real Estate 26 Settlement Procedures Act, 12 U.S.C. § 2601.

Id. ¶2.1. However, the Court notes that 27 Plaintiff also brings claims for fraud under California
Civil Code § 1572 and common 28 law conversion but does not assert that the Court has
supplemental jurisdiction over these 1 claims. Id. Plaintiff asserts that venue in this district is
proper under 28 U.S.C. Section 2 1391(b) because Defendant Velocity is headquartered in
Westlake Village, California, 3 and a substantial part of the events or omissions giving rise to the
claims occurred in this 4 district.

Id. ¶2.2 5 Section 1391(b) provides that venue in a civil case may be proper in a district (1) 6 in
which any defendant resides, if all defendants are residents of the State in which the 7 district is
located; (2) in which a substantial part of the events or omissions giving rise 8 to the claim
occurred; or (3) if there is no district in which an action may otherwise be 9 brought as provided
in this section, any judicial district in which any defendant is subject 10 to the court's personal
jurisdiction with respect to such action. 28 U.S.C. § 1391(b)(1).

11 Where a defendant is an entity, whether or not incorporated, it shall be deemed to reside 12 in
any judicial district in which such defendant is subject to the courts personal 13 jurisdiction with
respect to the civil action in question. Id. § 1391(c)(2). 14 Under 28 U.S.C. Section 1404, a district
court [f]or the convenience of parties and 15 witnesses, in the interest of justice, may transfer any

civil action to any other district or 16 division where it might have been brought[.] 28 U.S.C. § 1404(a).

Section 1404(a) 17 partially displaces the common law doctrine of forum non conveniens with respect to 18 transfers between federal courts. *Decker Coal Co. v. Commonwealth Edison Co.*, 805 19 F.2d 834, 843 (9th Cir. 1986).

In passing Section 1404(a), Congress intended to permit 20 courts to grant transfers upon a lesser showing of inconvenience than was needed for 21 dismissal under the doctrine of forum non conveniens. *Norwood v. Kirkpatrick*, 349 U.S. 22 29, 32 (1955). A transfer of venue pursuant to § 1404(a) may be made by motion of 23 either party or by the court sua sponte, so long as the parties are first given the 24 opportunity to present their views on the issue. *Pavao v. Unifund CCR Partners*, 934 F. 25 Supp. 2d 1238, 1242 (S.D.

Cal. 2013) (citing *Costlow v. Weeks*, 790 F.2d 1486, 1488 (9th 26 Cir. 1986)). 27 Here, Plaintiff Adams alleges that she is a resident of Texas, the property at issue is 28 located in Texas, and that foreclosure proceedings were initiated on the property. Compl. 1 || 993.1, 5.4.

The Complaint also alleges that a recorded lis pendens on the property was 2 ||issued in Harris County, Texas. /d. at 3. In her declaration in support of her Motion for a 3 || Preliminary Injunction, which the Court has denied, Plaintiff Adams alleges that 4 || Defendant Velocity allegedly is attempting to foreclose on the property in Texas. Dkt. 12 5 || see Dkt.

20. Plaintiff also asserts that on December 3, 2024, the 129th District Court 6 ||of Harris County, Texas, issued a temporary restraining order in her favor, Case No. 7 || 2024-58431, which “halt[ed] the last known foreclosure attempt.” Dkt. 12 95.

Thus, it 8 || appears that a “substantial part of the events” giving rise to Plaintiff’s claims arose in 9 || Texas. See 28 U.S.C. § 1391(b)(2). Although neither party has thus far contested that the 10 || Central District of California is the proper venue to hear Plaintiffs claims, Texas appears 11 || to be the appropriate forum. 12 Accordingly, for the reasons stated above, the Parties are hereby ORDERED TO 13 || SHOW CAUSE in writing on or before November 15, 2025 as to why the instant action 14 ||should not be transferred to United States District Court for the Southern District of 15 || Texas pursuant to 28 U.S.C. Section 1404.

16 17 IT IS SO ORDERED. 18 Selo 19 || Dated: October 30, 2025 0 HON. SERENA R. MURILLO 5 UNITED STATES DISTRICT JUDGE 22 23 24 25 26 27 28