

**United States Bankruptcy Court  
Central District of California  
Los Angeles  
Sheri Bluebond, Presiding  
Courtroom 1539 Calendar**

**Thursday, April 11, 2024**

**Hearing Room 1539**

10:00 AM  
**2:00-00000**

**Chapter**

**#0.00 All hearings scheduled for today are now simultaneously 1) In person in Courtroom 1539; 2) Via ZoomGov Video; 3) Via ZoomGov Audio. Parties are free to choose any of these options, unless otherwise ordered by the Court. Parties electing to appear in person shall comply with all requirements regarding social distancing, use of face masks, etc. that are in effect at the time of the hearing.**

Parties in interest may connect to the video and audio feeds, free of charge, using the connection information provided below. **MEMBERS OF THE PUBLIC MAY ONLY CONNECT TO THE AUDIO FEED USING THE TELEPHONE NUMBERS PROVIDED BELOW AND ARE NOT PERMITTED TO CONNECT TO THE VIDEO FEED.**

Individuals may participate by ZoomGov video and audio using a personal computer (equipped with camera, microphone and speaker), or a handheld mobile device (such as an iPhone or Android phone). Individuals may opt to participate by audio only using a telephone (standard telephone charges may apply).

Neither a Zoom nor a ZoomGov account is necessary to participate and no pre-registration is required **but you must still notify Chambers at [Chambers\\_SBluebond@cacb.uscourts.gov](mailto:Chambers_SBluebond@cacb.uscourts.gov) of your appearance.** The audio portion of each hearing will be recorded electronically by the Court and constitutes its official record.

For more information on appearing before Judge Bluebond by ZoomGov, please see the information on the Court's website at:  
<https://www.cacb.uscourts.gov/judges/honorable-sheri-bluebond> under the tab, **"Phone/Video Appearances."**

**Hearing conducted by ZOOMGov.**

**Video/audio web address: <https://cacb.zoomgov.com/j/16161090855>**

**ZoomGov meeting number: 161 6109 0855**

**Password: 148508**

**Telephone conference lines: 1 (669) 254 5252 or 1 (646) 828 7666**

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CONT...

**Chapter**

(when prompted, enter meeting number and password shown above)

**Judge Bluebond seeks to maintain a courtroom environment (both online and in person) in which all persons are treated with dignity and respect, irrespective of their gender identity, expression or preference. To that end, individuals appearing before the Court are invited to identify their preferred pronouns (e.g., he, she, they, etc.) and their preferred honorific (e.g., Mr., Miss, Ms., Mrs., Mx, M, etc.). Individuals may do so by advising the Courtroom Deputy or Judge prior to any appearance and/or, in the case of remote hearings, by providing this information in the person's screen name in ZoomGov.**

Docket 0

**Courtroom Deputy:**

- NONE LISTED -

**Tentative Ruling:**

- NONE LISTED -

**United States Bankruptcy Court  
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**Thursday, April 11, 2024**

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**2:23-17356 Howard Rom**

**Chapter 7**

**#1.00 Reaffirmation Agreement Between Debtor and Nissan Motor Acceptance Corporation**

Docket 21

**Courtroom Deputy:**

- NONE LISTED -

**Tentative Ruling:**

Why is there a presumption of hardship here? Monthly expenses are \$150 less than monthly income. However, monthly payment is more than half of debtor's extremely limited monthly income. (Debtor reports that son Eli is also helping with payment.) Hearing required.

**Party Information**

**Debtor(s):**

Howard Rom

Represented By  
Robert S Altagen

**Trustee(s):**

John P Pringle (TR)

Pro Se

**United States Bankruptcy Court  
Central District of California  
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**Thursday, April 11, 2024**

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10:00 AM

**2:23-18054 Jeffery Lee Davis**

**Chapter 7**

**#2.00 Reaffirmation Agreement Between Debtor and Navy Federal Credit Union**

Docket 31

**Courtroom Deputy:**

- NONE LISTED -

**Tentative Ruling:**

Deny approval. Not on mandatory form.

<b>Party Information</b>
--------------------------

**Debtor(s):**

Jeffery Lee Davis

Pro Se

**Trustee(s):**

David M Goodrich (TR)

Pro Se

**United States Bankruptcy Court  
Central District of California  
Los Angeles  
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**Thursday, April 11, 2024**

**Hearing Room 1539**

10:00 AM

**2:23-18059 Anthony Ray Foster and Dawn Michelle Foster**

**Chapter 7**

**#3.00 Reaffirmation Agreement Between Debtor and Army & Air Force Exchange  
SVC - Military Star**

Docket 24

**Courtroom Deputy:**

- NONE LISTED -

**Tentative Ruling:**

Deny approval. Part 6 of the coversheet is blank. There does not appear to be any collateral. Is this accurate? Nothing precludes the debtor from voluntarily repaying this obligation, but where is the benefit to debtor from reaffirming the agreement?

<b>Party Information</b>
--------------------------

**Debtor(s):**

Anthony Ray Foster Pro Se

**Joint Debtor(s):**

Dawn Michelle Foster Pro Se

**Trustee(s):**

Howard M Ehrenberg (TR) Pro Se

**United States Bankruptcy Court  
Central District of California  
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**Thursday, April 11, 2024**

**Hearing Room 1539**

10:00 AM

**2:23-18194 Samantha Julianne Cid**

**Chapter 7**

**#4.00 Reaffirmation Agreement Between Debtor and Hyundai Capital America DBA  
Kia Finance America**

Docket 11

**Courtroom Deputy:**

- NONE LISTED -

**Tentative Ruling:**

This matter appears to have been placed on calendar in error. There is a (small) deficiency, resulting in a presumption of hardship, but debtor's attorney has signed the form and checked the certification box. Court approval is not required.

**Party Information**

**Debtor(s):**

Samantha Julianne Cid

Represented By  
Raymond Perez

**Trustee(s):**

Timothy Yoo (TR)

Pro Se

**United States Bankruptcy Court  
Central District of California  
Los Angeles  
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**Thursday, April 11, 2024**

**Hearing Room 1539**

10:00 AM

**2:23-18289 Jose Rafael Marcos**

**Chapter 7**

**#5.00 Reaffirmation Agreement Between Debtor and American Honda Finance Corporation**

Docket 15

**Courtroom Deputy:**

- NONE LISTED -

**Tentative Ruling:**

Is debtor driving the vehicle? If not, who is? Is original contract being modified in any way to benefit the debtor? Is debtor current on the payments? Will the debtor be able to remain current on the payments? Hearing required.

**Party Information**

**Debtor(s):**

Jose Rafael Marcos

Represented By  
Christopher J Lauria

**Trustee(s):**

Rosendo Gonzalez (TR)

Pro Se

**United States Bankruptcy Court  
Central District of California  
Los Angeles  
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**Thursday, April 11, 2024**

**Hearing Room 1539**

10:00 AM

**2:23-18326 Rosario Cetina**

**Chapter 7**

**#6.00** Reaffirmation Agreement Between Debtor and Capital One Auto Finance, a division of Capital One, N.A.

Docket 12

**Courtroom Deputy:**

- NONE LISTED -

**Tentative Ruling:**

This appears to have been placed on calendar in error. There is no presumption of hardship and attorney has signed form. Court approval is not required, but what benefit is debtor obtaining by reaffirming this agreement? Hearing required.

<b>Party Information</b>
--------------------------

**Debtor(s):**

Rosario Cetina

Represented By  
Raj T Wadhvani

**Trustee(s):**

Rosendo Gonzalez (TR)

Pro Se



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**Hearing Room 1539**

10:00 AM

**2:23-18465 Anibal Evaristo Villafana**

**Chapter 7**

**#7.00 Reaffirmation Agreement Between Debtor and American Honda Finance Corporation**

Docket 11

**Courtroom Deputy:**

- NONE LISTED -

**Tentative Ruling:**

Is debtor driving the vehicle? If not, who is? Is original contract being modified in any way to benefit the debtor? Is debtor current on the payments? Will the debtor be able to remain current on the payments? Hearing required.

**Party Information**

**Debtor(s):**

Anibal Evaristo Villafana

Pro Se

**Trustee(s):**

Jason M Rund (TR)

Pro Se

**United States Bankruptcy Court  
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10:00 AM

**2:23-18476 Kayla L Kamego**

**Chapter 7**

**#8.00 Reaffirmation Agreement Between Debtor and Elga Credit Union**

Docket 10

**Courtroom Deputy:**

- NONE LISTED -

**Tentative Ruling:**

This agreement is confusing. Is there more than one agreement with the creditor? Is only one being reaffirmed? What is the creditor trying to say in sections 2 and 3 of the coversheet?

<b>Party Information</b>
--------------------------

**Debtor(s):**

Kayla L Kamego

Represented By  
Jill L Kim

**Trustee(s):**

Sam S Leslie (TR)

Pro Se

**United States Bankruptcy Court  
Central District of California  
Los Angeles  
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**Thursday, April 11, 2024**

**Hearing Room 1539**

10:00 AM

**2:24-10054 Dior Deymon Ellis**

**Chapter 7**

**#9.00** Reaffirmation Agreement Between Debtor and Water and Power Community Credit Union

Docket 10

**Courtroom Deputy:**

- NONE LISTED -

**Tentative Ruling:**

Deny approval. Agreement is not on mandatory form and describes the obligation as unsecured, yet a vehicle is listed. Debtor is free to repay this obligation voluntarily should debtor choose to do so, but approval of reaffirmation agreement would not be in debtor's best interest.

**Party Information**

**Debtor(s):**

Dior Deymon Ellis

Represented By  
Marvin Jarrett Mann

**Trustee(s):**

Carolyn A Dye (TR)

Pro Se

**United States Bankruptcy Court  
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10:00 AM

**2:24-10287 Alexes Freeman**

**Chapter 7**

**#10.00** Reaffirmation Agreement Between Debtor and Fifth Third Bank N.A.

Docket 15

**Courtroom Deputy:**

- NONE LISTED -

**Tentative Ruling:**

Is debtor driving the vehicle? If not, who is? Is original contract being modified in any way to benefit the debtor? Is debtor current on the payments? Will the debtor be able to remain current on the payments? Hearing required.

<b>Party Information</b>
--------------------------

**Debtor(s):**

Alexes Freeman

Pro Se

**Trustee(s):**

Sam S Leslie (TR)

Pro Se

**United States Bankruptcy Court  
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10:00 AM

**2:24-10409 Marlon Serrano Villalta**

**Chapter 7**

**#11.00 Reaffirmation Agreement Between Debtor and Toyota Motor Credit Corporation**

Docket 15

**Courtroom Deputy:**

- NONE LISTED -

**Tentative Ruling:**

CALL WITH MATTER NO. 12.

Is debtor driving the vehicle? If not, who is? Is original contract being modified in any way to benefit the debtor? Is debtor current on the payments? Will the debtor be able to remain current on the payments? Hearing required.

Does debtor need both vehicles?

<b>Party Information</b>
--------------------------

**Debtor(s):**

Marlon Serrano Villalta

Represented By  
Christopher J Lauria

**Trustee(s):**

Rosendo Gonzalez (TR)

Pro Se

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**2:24-10409 Marlon Serrano Villalta**

**Chapter 7**

**#12.00 Reaffirmation Agreement Between Debtor and Toyota Motor Credit Corporation**

Docket 16

**Courtroom Deputy:**

- NONE LISTED -

**Tentative Ruling:**

CALL WITH MATTER NO. 11

Is debtor driving the vehicle? If not, who is? Is original contract being modified in any way to benefit the debtor? Is debtor current on the payments? Will the debtor be able to remain current on the payments? Hearing required.

Does debtor need both vehicles?

<b>Party Information</b>
--------------------------

**Debtor(s):**

Marlon Serrano Villalta

Represented By  
Christopher J Lauria

**Trustee(s):**

Rosendo Gonzalez (TR)

Pro Se

**United States Bankruptcy Court  
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10:00 AM

**2:24-10591 Letha Marie Harrold**

**Chapter 7**

**#13.00** Reaffirmation Agreement Between Debtor and American Honda Finance Corporation

Docket 10

**Courtroom Deputy:**

- NONE LISTED -

**Tentative Ruling:**

CALL WITH MATTER NO. 14

Deny approval. Debtor's expenses are significantly larger than income and nondebtor is making the payments. Approval would impose undue hardship on the debtor.

<b>Party Information</b>
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**Debtor(s):**

Letha Marie Harrold

Pro Se

**Trustee(s):**

Peter J Mastan (TR)

Pro Se

**United States Bankruptcy Court  
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**2:24-10591 Letha Marie Harrold**

**Chapter 7**

**#14.00** Reaffirmation Agreement Between Debtor and American Honda Finance

Docket 11

**Courtroom Deputy:**

- NONE LISTED -

**Tentative Ruling:**

CALL WITH MATTER NO. 13

Deny approval. Debtor's expenses are significantly larger than income.  
Approval would impose undue hardship on the debtor.

<b>Party Information</b>
--------------------------

**Debtor(s):**

Letha Marie Harrold

Pro Se

**Trustee(s):**

Peter J Mastan (TR)

Pro Se



**United States Bankruptcy Court  
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**2:24-10708 Maria Del Carmen Lima**

**Chapter 7**

**#15.00** Reaffirmation Agreement Between Debtor and AmeriCredit Financial Services, Inc. dba GM Financ

Docket 9

**Courtroom Deputy:**

- NONE LISTED -

**Tentative Ruling:**

Is debtor current on the payments? Is there a balloon due on September 30, 2024? Finance agreement provides for a final payment in July. Did debtor fall behind on payments? Is debtor driving the vehicle? If not, who is? Is original contract being modified in any way to benefit the debtor? Hearing required.

<b>Party Information</b>
--------------------------

**Debtor(s):**

Maria Del Carmen Lima

Represented By  
Sevag Nigoghosian

**Trustee(s):**

Carolyn A Dye (TR)

Pro Se

**United States Bankruptcy Court  
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10:00 AM

**2:24-11125 Ricardo Nava Birrueta**

**Chapter 7**

**#16.00** Reaffirmation Agreement Between Debtor and Bank of America, N.A.

Docket 27

**\*\*\* VACATED \*\*\* REASON: 3/19/24 - AMENDED REAFFIRMATION  
AGREEMENT FILED (DKT #31)**

**Courtroom Deputy:**

- NONE LISTED -

**Tentative Ruling:**

OFF CALENDAR.

<b>Party Information</b>
--------------------------

**Debtor(s):**

Ricardo Nava Birrueta

Represented By  
Arturo A Burga

**Trustee(s):**

Sam S Leslie (TR)

Pro Se

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**2:24-11125 Ricardo Nava Birrueta**

**Chapter 7**

**#17.00 Reaffirmation Agreement Between Debtor and Bank of America, N.A.**

Docket 31

**Courtroom Deputy:**

- NONE LISTED -

**Tentative Ruling:**

Deny approval. It appears that debtor is not driving the vehicle and only co-signed for someone else. Moreover, monthly payment is more than half of debtor's extremely limited monthly income. Approval would create undue hardship and would not benefit debtor.

**Party Information**

**Debtor(s):**

Ricardo Nava Birrueta

Represented By  
Arturo A Burga

**Trustee(s):**

Sam S Leslie (TR)

Pro Se

**United States Bankruptcy Court  
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**Thursday, April 11, 2024**

**Hearing Room 1539**

10:00 AM

**2:24-11284 Kenya Lynn Hunter**

**Chapter 7**

**#18.00 Reaffirmation Agreement Between Debtor and First City Credit Union**

Docket 16

**Courtroom Deputy:**

- NONE LISTED -

**Tentative Ruling:**

Deny approval. Agreement is not signed by the debtor anywhere. Part D is blank. Coversheet shows a sizeable deficiency and is only partially completed.

<b>Party Information</b>
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**Debtor(s):**

Kenya Lynn Hunter

Pro Se

**Trustee(s):**

Peter J Mastan (TR)

Pro Se