

**United States Bankruptcy Court
Central District of California
Santa Ana
Erithe Smith, Presiding
Courtroom 5A Calendar**

Wednesday, March 18, 2026

Hearing Room 5A

9:00 AM

8:00-00000

Chapter

#0.00 All hearings on this calendar will be conducted remotely, using ZoomGov video and audio.

Parties in interest and members of the public may connect to the video and audio feeds, free of charge, using the connection information provided below.

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. The audio portion of each hearing will be recorded electronically by the Court and constitutes its official record.

Meeting URL: <https://cacb.zoomgov.com/j/1602951683>

Meeting ID: **160 295 1683**

Password: **105241**

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

For more information on appearing before Judge Smith by ZoomGov, please see the "Notice of Video and Telephonic Appearance Procedures for Judge Erithe A. Smith's Cases" on the Court's website at: <https://www.cacb.uscourts.gov/judges/honorable-erithe-smith> under the

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CONT...

Chapter

"Telephonic Instructions" section.

To assist in creating a proper record and for the efficiency of these proceedings, please:

- Connect 10 minutes before your hearing time so that you have time to check in.
- Change your Zoom name to include your calendar number, first initial and last name, and client name (*ex. 5, R. Smith, ABC Corp.*) if appearing by video. This can be done by clicking on "More" and "Rename" from the Participants list or by clicking on the three dots on your video tile.
- Mute your audio to minimize background noise unless and until it is your turn to speak. Consider turning your video off until it is your turn to appear.
- Say your name every time you speak.
- Disconnect from the meeting by clicking "Leave" when you have completed your appearance(s).

Docket 0

**United States Bankruptcy Court
Central District of California
Santa Ana
Erithe Smith, Presiding
Courtroom 5A Calendar**

Wednesday, March 18, 2026

Hearing Room 5A

9:30 AM

8:26-10144 Joann Kowal

Chapter 7

#1.00 Hearing RE: Reaffirmation Agreement Between Debtor and Hyundai Capital America dba Kia Finance America (RE: 2023 Kia Niro - Amount: \$23,251.28)
[SC CASE]

Docket 14

Party Information

Debtor(s):

Joann Kowal

Pro Se

Trustee(s):

Karen S Naylor (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Santa Ana
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Wednesday, March 18, 2026

Hearing Room 5A

9:30 AM

8:25-13525 Susana Lucero Velasquez Velasquez

Chapter 7

#2.00 Hearing RE: Pro se Reaffirmation Agreement Between Debtor and Kinecta Federal Credit Union (RE: 2018 Nissan Rogue - Amount: \$4,026.39)
[SC CASE]

Docket 16

Party Information

Debtor(s):

Susana Lucero Velasquez Velasquez

Represented By
Christopher J Lauria

Trustee(s):

Weneta M.A. Kosmala (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
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Wednesday, March 18, 2026

Hearing Room 5A

9:30 AM

8:25-13399 Miguel Angel Meza Alvarez

Chapter 7

#3.00 Hearing RE: Pro se Reaffirmation Agreement Between Debtor And Don Roberto Jewelers Inc (RE: 14K Gold 3.5 MM 24" Figaro Chain & 14K Gold Zirconia Crucifix Pendant - Amount: \$3,780.00)
[SC CASE]

Docket 18

Party Information

Debtor(s):

Miguel Angel Meza Alvarez

Represented By
Christopher J Lauria

Trustee(s):

Thomas H Casey (TR)

Pro Se