

**United States Bankruptcy Court
Central District of California
Los Angeles
Sandra Klein, Presiding
Courtroom 1575 Calendar**

Thursday, January 15, 2026

Hearing Room 1575

10:00 AM
2:00-00000

Chapter 0

#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 and/or Android phone). Alternatively, you may participate by ZoomGov via audio only by 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.

Judge Klein seeks to maintain a courtroom environment in which all persons are treated with dignity and respect. 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.). If hearings are in person, individuals may do so by advising the Courtroom Deputy or Judge prior to any appearance. If hearings are remote, individuals can provide this information in the person's screen name in ZoomGov.

Video/audio web address: <https://cacb.zoomgov.com/j/1610941395>

ZoomGov meeting number: 161 094 1395

Password: 109259

**Telephone conference lines
(for audio only):**

1 (669) 254 5252 or 1 (646) 964 1167

**United States Bankruptcy Court
Central District of California
Los Angeles
Sandra Klein, Presiding
Courtroom 1575 Calendar**

Thursday, January 15, 2026

Hearing Room 1575

10:00 AM
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Chapter 0

ZoomGov meeting number: 161 094 1395

Audio Only Password: 109259

Tips for a Successful ZoomGov Court Experience

- 1) Test the video and audio capabilities of your computer or mobile device before the hearing (i.e., at least one day in advance).
 - a. You can do this by clicking on the ZoomGov meeting link posted for the hearing and/or check your video and audio using the ZoomGov app.
2. If you intend to speak during the hearing, please find a quiet place from which to participate.
3. If you are connecting to a hearing using a wireless device, make sure to have a strong wireless signal.
4. Until your matter is called, please turn off your video and mute your audio to minimize distractions and background noise.
 - a. If you are connecting to ZoomGov by video, you can turn your video on/off by clicking on the video camera on the lower left side of the screen and mute/unmute your audio by clicking on the microphone on the lower left side of your screen.

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Chapter 0

- b. If you are connecting to ZoomGov by telephone, you can mute or unmute your connection by pressing *6 on your phone.
- 5. If you are participating via video:
 - a. Please change your Zoom screen name to include your calendar number, your first initial and last name, and your client's name in parentheses (e.g., 1, R. Jones (ABC Corp.)). You can change your Zoom screen name by moving the cursor over the upper right corner of your video tile, clicking on ". . ." and then clicking on "rename."
 - 1. If you are appearing on more than one matter, after your first matter is finished, please change your screen name to reflect the next matter on which you will appear.
 - b. Please wear attire consistent with the decorum of court proceedings.
 - c. If you choose to use a virtual background, please avoid backgrounds that are offensive or distracting.
 - d. Try to avoid having a window or bright background behind you. Otherwise, you may appear on video as a shadow. If you cannot avoid a bright background, a desk lamp or other light source might help to brighten your face.
- 6. When you first speak—and each time you speak after someone else has

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Chapter 0

spoken—please say your name. This is essential to make a good court record. The only part of the hearing being recorded is the audio. If a transcript is requested, it is sometimes difficult for the transcriber to know who is speaking.

7. If available, a headset-microphone often provides better sound quality for listening and speaking.
8. Participants and members of the public should remember that although conducted remotely, ZoomGov hearings are official court proceedings, and individuals should act accordingly.

Docket 0

Tentative Ruling:

- NONE LISTED -

**United States Bankruptcy Court
Central District of California
Los Angeles
Sandra Klein, Presiding
Courtroom 1575 Calendar**

Thursday, January 15, 2026

Hearing Room 1575

10:00 AM

2:25-17529 David Masami Moriya

Chapter 7

#1.00 Hrg re approval of reaffirmation agreement
Between Debtor and American Honda
Finance Corporation

Docket 12

Tentative Ruling:

1/15/26

Appearances required. This matter will be conducted by **Judge Klein remotely using ZoomGov video and audio.**

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Party Information

Debtor(s):

David Masami Moriya

Pro Se

Trustee(s):

Carolyn A Dye (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Los Angeles
Sandra Klein, Presiding
Courtroom 1575 Calendar**

Thursday, January 15, 2026

Hearing Room 1575

10:00 AM

2:25-18140 Corisa Moreno

Chapter 7

#2.00 Hrg re approval of reaffirmation agreement
Between Debtor and BMW Bank of North America

Docket 18

Tentative Ruling:

1/15/26

Appearances required. This matter will be conducted by **Judge Klein remotely using ZoomGov video and audio.**

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Party Information

Debtor(s):

Corisa Moreno

Pro Se

Trustee(s):

John P Pringle (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Los Angeles
Sandra Klein, Presiding
Courtroom 1575 Calendar**

Thursday, January 15, 2026

Hearing Room 1575

10:00 AM

2:25-18215 Jason Gregory Arnold

Chapter 7

#3.00 Hrg re approval of reaffirmation agreement
Between Debtor and Financial Partners Credit
Union

Docket 13

Tentative Ruling:

1/15/26

Appearances required. This matter will be conducted by **Judge Klein remotely using ZoomGov video and audio.**

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Party Information

Debtor(s):

Jason Gregory Arnold

Pro Se

Trustee(s):

John J Menchaca (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Los Angeles
Sandra Klein, Presiding
Courtroom 1575 Calendar**

Thursday, January 15, 2026

Hearing Room 1575

10:00 AM

2:25-18512 Roberto Jr. Ramos

Chapter 7

#4.00 Hrg re approval of reaffirmation agreement
Between Debtor and American Honda Finance
Corporation

Docket 10

Tentative Ruling:

1/15/26

Appearances required. This matter will be conducted by **Judge Klein remotely using ZoomGov video and audio.**

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Party Information

Debtor(s):

Roberto Jr. Ramos

Represented By
Raymond Perez

Trustee(s):

Carolyn A Dye (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Los Angeles
Sandra Klein, Presiding
Courtroom 1575 Calendar**

Thursday, January 15, 2026

Hearing Room 1575

10:00 AM

2:25-19615 Rosa Cynthia Andrade Cernas

Chapter 7

#5.00 Hrg re approval of reaffirmation agreement
Between Debtor and Hyundai Capital America
DBA Kia Finance

Docket 15

Tentative Ruling:

1/15/26

Appearances required. This matter will be conducted by **Judge Klein remotely using ZoomGov video and audio.**

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Party Information

Debtor(s):

Rosa Cynthia Andrade Cernas

Represented By
Christopher J Lauria

Trustee(s):

Rosendo Gonzalez (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Los Angeles
Sandra Klein, Presiding
Courtroom 1575 Calendar**

Thursday, January 15, 2026

Hearing Room 1575

10:00 AM

2:25-19621 Jose Luis Gomez and Imelda Gomez

Chapter 7

#6.00 Hrg re approval of reaffirmation agreement
Between Debtor and Golden 1 Credit Union

Docket 19

Tentative Ruling:

1/15/26

Appearances required. This matter will be conducted by **Judge Klein remotely using ZoomGov video and audio.**

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Party Information

Debtor(s):

Jose Luis Gomez

Represented By
Christopher J Lauria

Joint Debtor(s):

Imelda Gomez

Represented By
Christopher J Lauria

Trustee(s):

Timothy Yoo (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Los Angeles
Sandra Klein, Presiding
Courtroom 1575 Calendar**

Thursday, January 15, 2026

Hearing Room 1575

10:00 AM

2:25-19622 Jose Edgardo Zavala Gomez

Chapter 7

#7.00 Hrg re approval of reaffirmation agreement
Between Debtor and Unify Financial Credit Union

Docket 21

Tentative Ruling:

1/15/26

Appearances required. This matter will be conducted by **Judge Klein remotely using ZoomGov video and audio.**

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Party Information

Debtor(s):

Jose Edgardo Zavala Gomez

Represented By
Christopher J Lauria

Trustee(s):

Timothy Yoo (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Los Angeles
Sandra Klein, Presiding
Courtroom 1575 Calendar**

Thursday, January 15, 2026

Hearing Room 1575

10:00 AM

2:25-19886 Rogelio Perez Zamora and Norma Gladis Aviles

Chapter 7

#8.00 Hrg re approval of reaffirmation agreement
Between Debtor and Fifth Third Bank, National Association

Docket 17

Tentative Ruling:

1/15/26

Appearances required. This matter will be conducted by **Judge Klein remotely using ZoomGov video and audio.**

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Party Information

Debtor(s):

Rogelio Perez Zamora

Represented By
Christopher J Lauria

Joint Debtor(s):

Norma Gladis Aviles

Represented By
Christopher J Lauria

Trustee(s):

Carolyn A Dye (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Los Angeles
Sandra Klein, Presiding
Courtroom 1545 Calendar**

Thursday, January 15, 2026

Hearing Room 1545

10:00 AM

2:25-20099 Teresa M. Perez Hernandez

Chapter 7

#9.00 Hrg re approval of reaffirmation agreement
Between Debtor and Toyota Motor Credit
Corporation

Re: 2025 Toyota RAV4

Docket 16

Tentative Ruling:

1/15/26

Appearances required. This matter will be conducted by **Judge Klein remotely using ZoomGov video and audio.**

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 and/or Android phone). Individuals may also participate by ZoomGov via audio only by using a telephone (standard telephone charges may apply). Neither a Zoom nor a ZoomGov account is necessary to participate, and no preregistration is required. The audio portion of each hearing will be recorded electronically by the Court and constitutes its official record. **Please see the Calendar Cover Page that contains the ZoomGov login information and tips for a successful ZoomGov Court experience.**

Party Information

Debtor(s):

Teresa M. Perez Hernandez

Represented By
Christopher J Lauria

Trustee(s):

Howard M Ehrenberg (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Los Angeles
Sandra Klein, Presiding
Courtroom 1575 Calendar**

Thursday, January 15, 2026

Hearing Room 1575

10:00 AM

2:25-20099 Teresa M. Perez Hernandez

Chapter 7

#10.00 Hrg re approval of reaffirmation agreement
Between Debtor and American Honda Finance
Corporation

Re: 2025 Honda Civic

Docket 20

Tentative Ruling:

1/15/26

Appearances required. This matter will be conducted by **Judge Klein remotely using ZoomGov video and audio.**

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Party Information

Debtor(s):

Teresa M. Perez Hernandez

Represented By
Christopher J Lauria

Trustee(s):

Howard M Ehrenberg (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Los Angeles
Sandra Klein, Presiding
Courtroom 1575 Calendar**

Thursday, January 15, 2026

Hearing Room 1575

10:00 AM

2:25-20099 Teresa M. Perez Hernandez

Chapter 7

#11.00 Hrg re approval of reaffirmation agreement
Between Debtor and Toyota Motor Credit
Corporation

Re: 2024 Toyota RAV4

Docket 22

Tentative Ruling:

1/15/26

Appearances required. This matter will be conducted by **Judge Klein remotely using ZoomGov video and audio.**

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 and/or Android phone). Individuals may also participate by ZoomGov via audio only by using a telephone (standard telephone charges may apply). Neither a Zoom nor a ZoomGov account is necessary to participate, and no preregistration is required. The audio portion of each hearing will be recorded electronically by the Court and constitutes its official record. **Please see the Calendar Cover Page that contains the ZoomGov login information and tips for a successful ZoomGov Court experience.**

Party Information

Debtor(s):

Teresa M. Perez Hernandez

Represented By
Christopher J Lauria

Trustee(s):

Howard M Ehrenberg (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Los Angeles
Sandra Klein, Presiding
Courtroom 1575 Calendar**

Thursday, January 15, 2026

Hearing Room 1575

10:00 AM

2:25-20607 Claudia Hortencia Guerra Magallon

Chapter 7

#12.00 Hrg re approval of reaffirmation agreement
Between Debtor and Don Roberto Jewelers, Inc.

Docket 9

Tentative Ruling:

1/15/26

Appearances required. This matter will be conducted by **Judge Klein remotely using ZoomGov video and audio.**

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Party Information

Debtor(s):

Claudia Hortencia Guerra Magallon

Represented By
Francis Guilardi

Trustee(s):

Carolyn A Dye (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Los Angeles
Sandra Klein, Presiding
Courtroom 1575 Calendar**

Thursday, January 15, 2026

Hearing Room 1575

10:00 AM

2:25-14188 Jose Antonio Atilano Flores

Chapter 7

#13.00 Hrg re approval of reaffirmation agreement
between Debtor and OneMain
fr. 8-21-25, 10-16-25

Docket 15

Tentative Ruling:

1/15/26

Appearances required. This matter will be conducted by **Judge Klein remotely using ZoomGov video and audio.**

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10/16/25

Appearances required. This matter will be conducted by **Judge Klein remotely using ZoomGov video and audio.**

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**United States Bankruptcy Court
Central District of California
Los Angeles
Sandra Klein, Presiding
Courtroom 1575 Calendar**

Thursday, January 15, 2026

Hearing Room 1575

10:00 AM

CONT... **Jose Antonio Atilano Flores** **Chapter 7**
record. **Please see the Calendar Cover Page that contains the ZoomGov login information and tips for a successful ZoomGov Court experience.**

8/21/25

Appearances required. This matter will be conducted by **Judge Klein remotely using ZoomGov video and audio.**

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Party Information

Debtor(s):

Jose Antonio Atilano Flores

Represented By
Christopher J Lauria

Trustee(s):

Rosendo Gonzalez (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Los Angeles
Sandra Klein, Presiding
Courtroom 1575 Calendar**

Thursday, January 15, 2026

Hearing Room 1575

10:00 AM

2:25-14328 Antonio Aguilar and Isabel Leticia Aguilar

Chapter 7

#14.00 Hrg re approval of reaffirmation agreement
between Debtor and Nissan Motor Acceptance
Company LLC fka Nissan Motor Acceptance Corporation
fr. 8-21-25, 10-16-25

Docket 18

Tentative Ruling:

1/15/26

Appearances required. This matter will be conducted by **Judge Klein remotely using ZoomGov video and audio.**

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10/16/25

Appearances required. This matter will be conducted by **Judge Klein remotely using ZoomGov video and audio.**

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**United States Bankruptcy Court
Central District of California
Los Angeles
Sandra Klein, Presiding
Courtroom 1575 Calendar**

Thursday, January 15, 2026

Hearing Room 1575

10:00 AM

CONT... **Antonio Aguilar and Isabel Leticia Aguilar** **Chapter 7**
will be recorded electronically by the Court and constitutes its official record. **Please see the Calendar Cover Page that contains the ZoomGov login information and tips for a successful ZoomGov Court experience.**

8/21/25

Appearances required. This matter will be conducted by **Judge Klein remotely using ZoomGov video and audio.**

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Party Information

Debtor(s):

Antonio Aguilar

Represented By
Christopher J Lauria

Joint Debtor(s):

Isabel Leticia Aguilar

Represented By
Christopher J Lauria

Trustee(s):

Timothy Yoo (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Los Angeles
Sandra Klein, Presiding
Courtroom 1575 Calendar**

Thursday, January 15, 2026

Hearing Room 1575

10:00 AM

2:25-14365 Melanie Leah Silberberg

Chapter 7

#15.00 Hrg re approval of reaffirmation agreement
between Debtor and Navy Federal Credit Union
fr. 8-21-25, 9-25-25, 12-11-25

Docket 21

Tentative Ruling:

1/15/26

Appearances required. This matter will be conducted by **Judge Klein remotely using ZoomGov video and audio.**

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12/11/25

Appearances required. This matter will be conducted by **Judge Klein remotely using ZoomGov video and audio.**

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**United States Bankruptcy Court
Central District of California
Los Angeles
Sandra Klein, Presiding
Courtroom 1575 Calendar**

Thursday, January 15, 2026

Hearing Room 1575

10:00 AM

CONT... Melanie Leah Silberberg

Chapter 7

record. **Please see the Calendar Cover Page that contains the ZoomGov login information and tips for a successful ZoomGov Court experience.**

9/25/25

Appearances required. This matter will be conducted by **Judge Klein remotely using ZoomGov video and audio.**

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8/21/25

Appearances required. This matter will be conducted by **Judge Klein remotely using ZoomGov video and audio.**

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 and/or Android phone). Individuals may also participate by ZoomGov via audio only by using a telephone (standard telephone charges may apply). Neither a Zoom nor a ZoomGov account is necessary to participate and no preregistration is required. The audio portion of each hearing will be recorded electronically by the Court and constitutes its official record. **Please see the Calendar Cover Page that contains the ZoomGov login information and tips for a successful ZoomGov Court experience.**

**United States Bankruptcy Court
Central District of California
Los Angeles
Sandra Klein, Presiding
Courtroom 1575 Calendar**

Thursday, January 15, 2026

Hearing Room 1575

10:00 AM

CONT... Melanie Leah Silberberg

Chapter 7

Party Information

Debtor(s):

Melanie Leah Silberberg

Represented By
Amanda G. Billyard

Trustee(s):

Sam S Leslie (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Los Angeles
Sandra Klein, Presiding
Courtroom 1575 Calendar**

Thursday, January 15, 2026

Hearing Room 1575

10:00 AM

2:25-17056 Eduardo Hernandez Cabada

Chapter 7

#16.00 Hrg re approval of reaffirmation agreement
between Between Debtor and Toyota Motor
Credit Corporation
fr. 10-16-25

Docket 15

Tentative Ruling:

1/15/26

Appearances required. This matter will be conducted by **Judge Klein remotely using ZoomGov video and audio.**

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 and/or Android phone). Individuals may also participate by ZoomGov via audio only by using a telephone (standard telephone charges may apply). Neither a Zoom nor a ZoomGov account is necessary to participate, and no preregistration is required. The audio portion of each hearing will be recorded electronically by the Court and constitutes its official record. **Please see the Calendar Cover Page that contains the ZoomGov login information and tips for a successful ZoomGov Court experience.**

10/16/25

Appearances required. This matter will be conducted by **Judge Klein remotely using ZoomGov video and audio.**

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**United States Bankruptcy Court
Central District of California
Los Angeles
Sandra Klein, Presiding
Courtroom 1575 Calendar**

Thursday, January 15, 2026

Hearing Room 1575

10:00 AM

CONT... Eduardo Hernandez Cabada

Chapter 7

will be recorded electronically by the Court and constitutes its official record. **Please see the Calendar Cover Page that contains the ZoomGov login information and tips for a successful ZoomGov Court experience.**

Party Information

Debtor(s):

Eduardo Hernandez Cabada

Represented By
Christopher J Lauria

Trustee(s):

John J Menchaca (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Los Angeles
Sandra Klein, Presiding
Courtroom 1575 Calendar**

Thursday, January 15, 2026

Hearing Room 1575

10:00 AM

2:25-17517 Miriam Vasquez

Chapter 7

#17.00 Hrg re approval of reaffirmation agreement
Between Debtor and 21st Mortgage Corporation
fr. 12-11-25

Docket 18

Tentative Ruling:

1/15/26

Appearances required. This matter will be conducted by **Judge Klein remotely using ZoomGov video and audio.**

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12/11/25

Appearances required. This matter will be conducted by **Judge Klein remotely using ZoomGov video and audio.**

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**United States Bankruptcy Court
Central District of California
Los Angeles
Sandra Klein, Presiding
Courtroom 1575 Calendar**

Thursday, January 15, 2026

Hearing Room 1575

10:00 AM

CONT... Miriam Vasquez

Chapter 7

record. **Please see the Calendar Cover Page that contains the ZoomGov login information and tips for a successful ZoomGov Court experience.**

Party Information

Debtor(s):

Miriam Vasquez

Represented By
Sydell B Connor

Trustee(s):

John P Pringle (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Los Angeles
Sandra Klein, Presiding
Courtroom 1575 Calendar**

Thursday, January 15, 2026

Hearing Room 1575

10:00 AM

2:25-18174 Maria del Carmen Gallegos Perez

Chapter 7

#18.00 Hrg re approval of reaffirmation agreement
Between Debtor and Toyota Motor Credit
Corporation
fr. 12-11-25

Docket 14

Tentative Ruling:

1/15/26

Appearances required. This matter will be conducted by **Judge Klein remotely using ZoomGov video and audio.**

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12/11/25

Appearances required. This matter will be conducted by **Judge Klein remotely using ZoomGov video and audio.**

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**United States Bankruptcy Court
Central District of California
Los Angeles
Sandra Klein, Presiding
Courtroom 1575 Calendar**

Thursday, January 15, 2026

Hearing Room 1575

10:00 AM

CONT... **Maria del Carmen Gallegos Perez** **Chapter 7**
will be recorded electronically by the Court and constitutes its official
record. **Please see the Calendar Cover Page that contains the ZoomGov
login information and tips for a successful ZoomGov Court experience.**

Party Information

Debtor(s):

Maria del Carmen Gallegos Perez

Represented By
Michael J Ponce

Trustee(s):

John P Pringle (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Los Angeles
Sandra Klein, Presiding
Courtroom 1575 Calendar**

Thursday, January 15, 2026

Hearing Room 1575

10:00 AM

2:25-18543 Vladimir Litvinov

Chapter 7

#19.00 Hrg re approval of reaffirmation agreement
Between Debtor and Ford Motor Credit
Company, LLC
fr. 11-13-25

Docket 9

Tentative Ruling:

1/15/26

Appearances required. This matter will be conducted by **Judge Klein remotely using ZoomGov video and audio.**

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11/13/25

Appearances required. This matter will be conducted by **Judge Klein remotely using ZoomGov video and audio.**

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**United States Bankruptcy Court
Central District of California
Los Angeles
Sandra Klein, Presiding
Courtroom 1575 Calendar**

Thursday, January 15, 2026

Hearing Room 1575

10:00 AM

CONT... Vladimir Litvinov

Chapter 7

will be recorded electronically by the Court and constitutes its official record. **Please see the Calendar Cover Page that contains the ZoomGov login information and tips for a successful ZoomGov Court experience.**

Party Information

Debtor(s):

Vladimir Litvinov

Represented By
Nathan A Berneman

Trustee(s):

Carolyn A Dye (TR)

Pro Se