



**UNITED STATES BANKRUPTCY COURT**  
Eastern District of California

Honorable Christopher M. Klein  
Bankruptcy Judge  
Sacramento, California

**November 13, 2025 at 9:15 a.m.**

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Unless otherwise ordered, all matters before the Honorable Christopher M. Klein shall be simultaneously: (1) **In Person**, at Sacramento Courtroom #35, (2) via **ZoomGov Video**, (3) via **ZoomGov Telephone**, and (4) via **CourtCall**.

You may choose any of these options unless otherwise ordered or stated below.

All parties who wish to appear at a hearing remotely must sign up by 4:00 p.m. **one business day** prior to the hearing. Information regarding how to sign up can be found on the **Remote Appearances** page of our website at <https://www.caeb.uscourts.gov/Calendar/CourtAppearances>. Each party who has signed up will receive a Zoom link or phone number, meeting I.D., and password via e-mail.

If the deadline to sign up has passed, parties who wish to appear remotely must contact the Courtroom Deputy for the Department holding the hearing.

Please also note the following:

- Parties in interest may connect to the video or audio feed free of charge and should select which method they will use to appear when signing up.
- Members of the public and the press appearing by ZoomGov may only listen in to the hearing using the zoom telephone number. Video appearances are not permitted.
- Members of the public and the press may not listen in to trials or evidentiary hearings, though they may appear in person in most instances.

To appear remotely for law and motion or status conference proceedings, you must comply with the following guidelines and procedures:

1. Review the [Pre-Hearing Dispositions](#) prior to appearing at the hearing.
2. Parties appearing via CourtCall are encouraged to review the [CourtCall Appearance Information](#).

If you are appearing by ZoomGov phone or video, please join at least 10 minutes prior to the start of the calendar and wait with your microphone muted until the matter is called.

**Unauthorized Recording is Prohibited:** Any recording of a court proceeding held by video or teleconference, including "screen shots" or other audio or visual copying of a hearing is prohibited. Violation may result in sanctions, including removal of court-issued medical credentials, denial of entry to future hearings, or any other sanctions deemed necessary by the court. For more information on photographing, recording, or broadcasting Judicial Proceedings, please refer to Local Rule 173(a) of the United States District Court for the Eastern District of California.

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|----|--------------------------------------|--------------------------------------|---|
| 1. | <a href="#"><u>25-23812</u></a> -C-7 | MONIKA JASWAL                        | REAFFIRMATION AGREEMENT WITH<br>NEXUS NOVA LLC<br>10-27-25 [ <a href="#"><u>16</u></a> ]                            |
| 2. | <a href="#"><u>25-24814</u></a> -C-7 | DENIS BUDYLIN AND MIKHAIL<br>LOZHKIN | REAFFIRMATION AGREEMENT WITH<br>FIFTH THIRD BANK, NATIONAL<br>ASSOCIATION<br>10-22-25 [ <a href="#"><u>15</u></a> ] |
| 3. | <a href="#"><u>25-25425</u></a> -C-7 | MARGARET COLE                        | PRO SE REAFFIRMATION AGREEMENT<br>WITH 21ST MORTGAGE CORPORATION<br>10-28-25 [ <a href="#"><u>13</u></a> ]          |
| 4. | <a href="#"><u>25-23833</u></a> -C-7 | STEPHANO GELDY                       | REAFFIRMATION AGREEMENT WITH<br>WILMINGTON SAVINGS FUND<br>SOCIETY, FSB<br>10-10-25 [ <a href="#"><u>14</u></a> ]   |

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5.     [25-24833](#)-C-7     LISA ROPER     PRO SE REAFFIRMATION AGREEMENT  
WITH ONEMAIN FINANCIAL GROUP,  
LLC  
10-2-25 [[20](#)]
6.     [25-24979](#)-C-7     JIMI LOPEZ     PRO SE REAFFIRMATION AGREEMENT  
WITH ALLY BANK  
10-17-25 [[11](#)]
7.     [25-23685](#)-C-7     HERLINDA BENUTO     PRO SE REAFFIRMATION AGREEMENT  
WITH NATIONSTAR MORTGAGE LLC  
10-10-25 [[32](#)]
8.     [25-25090](#)-C-7     HEATHER/RANDY HAXTON     REAFFIRMATION AGREEMENT WITH VW  
CREDIT, INC.  
10-21-25 [[11](#)]