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1           **IN THE COURT OF APPEALS OF THE STATE OF NEW MEXICO**

2 **DISCOVER BANK ,**

3           Plaintiff-Appellee,

4 v.

**NO. 32,610**

5 **MICHAEL G. GUTIERREZ and**

6 **ROBIN L. GUTIERREZ,**

7           Defendants-Appellants.

8 **APPEAL FROM THE DISTRICT COURT OF SANDOVAL COUNTY**

9 **James L. Sanchez, District Judge**

10 Travis J. White

11 Albuquerque, NM

12 for Appellee

13 Michael G. Gutierrez

14 Robin L. Gutierrez

15 Rio Rancho, NM

16 Pro Se Appellees

17   **MEMORANDUM OPINION**

18 **VANZI, Judge.**

1 {1} Summary affirmance was proposed for the reasons stated in the notice of  
2 proposed summary disposition. No memorandum opposing summary affirmance has  
3 been filed, and the time for doing so has expired.

4 {2} AFFIRMED.

5 {3} **IT IS SO ORDERED.**

6 \_\_\_\_\_  
7 **LINDA M. VANZI, Judge**

8 **WE CONCUR:**

9 \_\_\_\_\_  
10 **JONATHAN B. SUTIN, Judge**

11 \_\_\_\_\_  
12 **CYNTHIA A. FRY, Judge**