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IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF CALIFORNIA

ING BANK, fsb,

No. CIV S-09-1174 WBS EFB PS

Plaintiff,

vs.

RAMON P. FAZAH,

ORDER

Defendant.

On November 16, 2009, the magistrate judge filed findings and recommendations herein which were served on the parties and which contained notice that any objections to the findings and recommendations were to be filed within ten days. No objections were filed.

Accordingly, the court presumes any findings of fact are correct. See Orland v. United States, 602 F.2d 207, 208 (9th Cir. 1999). The magistrate judge's conclusions of law are reviewed de novo. See Britt v. Simi Valley Unified School Dist., 708 F.2d 452, 454 (9th Cir. 1983).

The court has reviewed the applicable legal standards and, good cause appearing, concludes that it is appropriate to adopt the proposed findings and recommendations in full.

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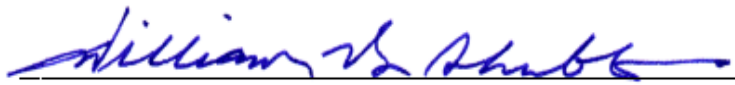
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Accordingly, IT IS ORDERED that:

1. The proposed findings and recommendations filed November 16, 2009, are ADOPTED;
2. Defendant's motion to dismiss, Dckt. No. 7, is denied; and
3. Defendant is directed to file an answer within fourteen (14) days¹ of this order.

DATED: December 2, 2009



WILLIAM B. SHUBB
UNITED STATES DISTRICT JUDGE

¹ See Federal Rules of Civil Procedure, effective December 1, 2009.