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

PAVEL KOZHAYEV and  
LYUDMILA KOZHAYEV,  
as individuals,

Plaintiffs,

No. CIV S-09-2841 FCD DAD PS

vs.

AMERICA’S WHOLESALE LENDER;  
COUNTRYWIDE HOME LOANS, INC.;;  
and RECONTRUST COMPANY, NA,

Defendants.

ORDER

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Plaintiffs are proceeding pro se with the above-entitled action. The matter was referred to a United States Magistrate Judge pursuant to Local Rule 302(c)(21).

On August 2, 2010, the magistrate judge filed findings and recommendations herein which were served on all parties and which contained notice to the parties that any objections to the findings and recommendations were to be filed within twenty-one days. The twenty-one-day period has expired, and no party has filed an objection to the findings and recommendations.

The court has reviewed the file and finds the findings and recommendations to be supported by the record and by the magistrate judge’s analysis.

1 Accordingly, IT IS HEREBY ORDERED that:

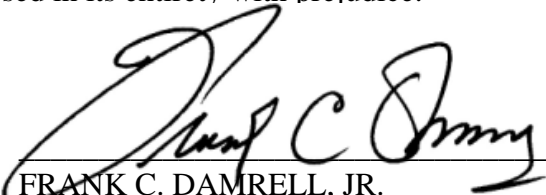
2 1. The findings and recommendations filed August 2, 2010 (Doc. No. 10) are  
3 adopted in full;

4 2. Defendants' motion to dismiss (Doc. No. 5) filed October 20, 2009, is granted  
5 pursuant to Federal Rule of Civil Procedure 12(b)(6);

6 3. Defendants' motion to strike plaintiffs' request for punitive damages is  
7 granted; and

8 4. This action is dismissed in its entirety with prejudice.

9 DATED: August 31, 2010.

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11 FRANK C. DAMRELL, JR.  
12 UNITED STATES DISTRICT JUDGE  
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