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Dated: March 31, 2016.

## 1 2 3 4 IN THE UNITED STATES DISTRICT COURT 5 FOR THE NORTHERN DISTRICT OF CALIFORNIA 6 7 8 THERESA SCHOENBART, No. C 16-00070 WHA 9 Plaintiff, 10 ORDER RE MOTIONS TO **DISMISS** 11 JPMORGAN CHASE BANK, N.A; CALIBER HOME LOANS, INC., 12 Defendants. 13 14 For the reasons stated on the record at today's oral argument, defendant JPMorgan 15 Chase Bank, N.A., is hereby **DISMISSED WITHOUT PREJUDICE**. By **NOON ON APRIL 14, 2016**, 16 plaintiff shall file an amended complaint, naming U.S. Bank Trust, N.A., as a defendant. 17 Defendants shall respond to the amended complaint in accordance with the Federal Rules of 18 Civil Procedure. 19 By NOON ON APRIL 4, 2016, plaintiff's counsel shall submit a letter affirming that they 20 have spoken with their client, that she has the ability to make monthly mortgage payments, and 21 shall state the amount she could realistically pay on a monthly basis. Depending on plaintiff's 22 ability to pay, the undersigned judge will consider referring this case to early mediation with the 23 foreclosure ADR unit. 24 25 IT IS SO ORDERED. 26

UNITED STATES DISTRICT JUDGE