## IN THE UNITED STATES DISTRICT COURT FOR THE DISTRICT OF MARYLAND

IN RE CHRISTINE SEERAM

:

v. : CIVIL NO. CCB-16-3353

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U.S. BANK NATIONAL ASSOCIATION

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## **MEMORANDUM and ORDER**

Christine Seeram appeals from the final Order of the bankruptcy court granting relief from stay (BK. Dkt. 29 & 30) in September 2016.<sup>1</sup> That Order apparently was granted in light of the fact that Ms. Seeram did not attend a September 22, 2016, hearing on the motion to grant relief from stay; had a total debt of \$459,000; had failed to make payments since 2009 such that her arrears were approximately \$201,000; and the real property in question had a value of about \$200,000.

While Ms. Seeram challenges the standing of U.S. Bank National Association, as Trustee, and Ocwen Loan Servicing, she acknowledged their status in papers filed with the bankruptcy court. (Brief of Appellee, Exs. 3 and 4). Further, the Bank has provided a copy of the assignment from Fieldstone Mortgage to the Bank, as Trustee, c/o Ocwen Loan Servicing. (Brief of Appellee, Ex. 2). No persuasive legal or factual basis to disagree with the decision of Chief Bankruptcy Judge Nancy Alquist has been presented by Ms. Seeram.

Accordingly, the Order of the bankruptcy court granting relief from stay is hereby **Affirmed**. This appeal is **Dismissed**.

<sup>&</sup>lt;sup>1</sup> Ms. Seeram filed for bankruptcy on July 22, 2016, the date set for a foreclosure sale of her home, thus triggering the automatic stay.

SO OF	DERED	this	10th	day	of February,	2017
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/S/
Catherine C. Blake
United States District Judge