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1
                   UNITED STATES BANKRUPTCY COURT
 2
                   CENTRAL DISTRICT OF CALIFORNIA
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 4
                                      Case No. 6:12-bk-15300-MH
   In Re:
   ANN MARIE PEARLLY,
                                      Chapter 13
 6
                                      Riverside, California
              Debtor.
                                      Tuesday, March 23, 2013
 7
                                      2:30 P.m.
   PEARLLY,
 8
                                      Adv. No. 6:13-ap-01711-MH
             Plaintiff,
 9
        VS.
10
   JP MORGAN CHASE BANK,
11
              Defendant.
12
13
                                 TRIAL RE: COMPLAINT TO DETERMINE
14
                                 DISCHARGEABILITY OF DEBT
15
                      TRANSCRIPT OF PROCEEDINGS
                   BEFORE THE HONORABLE MARK HOULE
16
                   UNITED STATES BANKRUPTCY JUDGE
17 APPEARANCES:
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