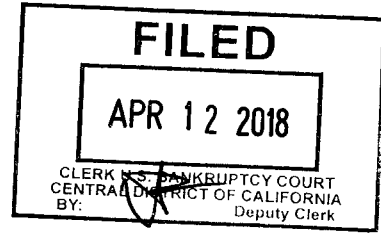


1 MARY CUMMINS
2 Debtor, Defendant
3 645 W. 9th St. #110-140
4 Los Angeles, CA 90015
5 In Pro Per
6 Telephone: (310) 877-4770
7 Email: mmmmaryinla@aol.com



8 **UNITED STATES BANKRUPTCY COURT FOR THE**
9 **CENTRAL DISTRICT OF CALIFORNIA**

<p>10 In re:</p> <p>11 MARY CUMMINS-COBB,</p> <p>12</p> <p>13 Debtor</p> <hr/> <p>14 KONSTANTIN KHIONIDI, as Trustee</p> <p>15 Of the COBBS TRUST,</p> <p>16</p> <p>17 Plaintiff,</p> <p>18 vs.</p> <p>19 MARY CUMMINS-COBB</p> <p>20 Defendant.</p>	<p>) Case No. 2:17-bk-24993-RK</p> <p>) Chapter 7</p> <p>) Adv. Proc. No. 2:18-ap-01066-RK</p> <p>) DEFENDANT’S REPLY TO</p> <p>) PLAINTIFF’S COMPLAINT TO</p> <p>) DENY DEBTOR’S DISCHARGE,</p> <p>) DETERMINE NON-</p> <p>) DISCHARGEABILITY OF DEBTS</p> <p>) Judge: Honorable Robert N. Kwan</p> <p>) Courtroom: 1675</p> <p>) Edward R. Roybal Federal Building</p> <p>) 255 E. Temple St, Suite 1682</p> <p>) Los Angeles, CA 90012</p>
--	---

21 Defendant Mary Cummins-Cobb, answers the complaint.

- 22
- 23 1. Defendant admits the allegations contained in paragraphs of Plaintiff’s
- 24 complaint 1, 2, 3, 4, 5, 6, 9, 29, 30, 32 and 36.
- 25 2. Defendant denies the allegations contained in paragraphs of Plaintiff’s
- 26 complaint 7, 8, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26,
- 27 27, 28, 31, 33, 34, 35, 37, 38, 39, 40, 41 and 42.

28 ///

PRAYER FOR RELIEF

WHEREFORE, Defendant hereby requests the following relief:

1. That the March 10, 2018 filed complaint be stricken due to non-compliance with CCP 128.7(a), 285, 286, 727(a) and Bankruptcy Rule 4007(c).
2. That the apx \$10,000,000 judgment, other judgment, debts be discharged.
3. For costs and fees.
4. For sanctions against attorney Philip Stillman for filing false statements, accusations in his objection.
5. For such other relief as the Court may deem just and proper.
6. If for some reason this judgment cannot be discharged, Defendant will dismiss the entire bankruptcy. This judgment is the only reason Defendant filed for bankruptcy.

Respectfully submitted,



Mary Cummins, Defendant

Dated: April 11, 2018