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**IN THE COURT OF APPEALS OF THE STATE OF NEW MEXICO**

**No. A-1-CA-39706**

**UNIFUND CCR LLC,**

Plaintiff-Appellee,

v.

**JAMES R. WELCH,**

Defendant-Appellant.

**APPEAL FROM THE METROPOLITAN COURT OF BERNALILLO COUNTY  
Rosemarie Lazcano Allred, Metropolitan Judge**

Thomason Law Firm  
Bryan W. Thomason  
Albuquerque, NM

for Appellee

James R. Welch  
Albuquerque, NM

Pro Se Appellant

**MEMORANDUM OPINION**

**BOGARDUS, Judge.**

{1} Summary affirmance was proposed for the reasons stated in the notice of proposed summary disposition. No memorandum opposing summary affirmance has been filed, and the time for doing so has expired. **AFFIRMED.**

{2} **IT IS SO ORDERED.**

**KRISTINA BOGARDUS, Judge**

**WE CONCUR:**

**MEGAN P. DUFFY, Judge**

**SHAMMARA H. HENDERSON, Judge**