



5. [21-20495](#)-B-7 JOSEPH/MELISSA KEMPKER  
Pauldeep Bains

PRO SE REAFFIRMATION AGREEMENT  
WITH FLAGSHIP CREDIT ACCEPTANCE  
5-25-21 [[20](#)]

**This matter is resolved without oral argument. No appearance at the hearing is required. Removed from calendar. The court will issue an Order on Reaffirmation.**