

NOT FOR PUBLICATION

FILED

UNITED STATES COURT OF APPEALS

MAR 19 2026

FOR THE NINTH CIRCUIT

MOLLY C. DWYER, CLERK
U.S. COURT OF APPEALS

NATACHE D. RINEGARD-GUIRMA,

Plaintiff - Appellant,

v.

PHH MORTGAGE CORPORATION; U.S.
BANK NATIONAL ASSOCIATION, as
Trustee Under the Pooling and Servicing
Agreement Dated as of August 1, 2006,
GSAMP Trust 2006-HE5,

Defendants - Appellees.

No. 24-4838

D.C. Nos. 3:23-cv-01343-AN
3:23-cv-01344-AN

MEMORANDUM*

Appeal from the United States District Court
for the District of Oregon
Adrienne C. Nelson, District Judge, Presiding

Submitted March 16, 2026**

Before: SILVERMAN, NGUYEN, and HURWITZ, Circuit Judges.

Natache D. Rinegard-Guirma appeals pro se from the district court's
judgment affirming the bankruptcy court's order denying her motion for an order

* This disposition is not appropriate for publication and is not precedent
except as provided by Ninth Circuit Rule 36-3.

** The panel unanimously concludes this case is suitable for decision
without oral argument. *See* Fed. R. App. P. 34(a)(2).

to show cause. We have jurisdiction under 28 U.S.C. § 158(d)(1). We review de novo the district court’s decision on appeal from the bankruptcy court without deference to the district court. *In re Thorpe Insulation Co.*, 677 F.3d 869, 879 (9th Cir. 2012). We affirm.

The bankruptcy court properly denied Rinegard-Guirma’s motion for an order to show cause because appellees did not violate 11 U.S.C. § 524(a) by pursuing a foreclosure action against the disputed property. *See In re Blendheim*, 803 F.3d 477, 493 (9th Cir. 2015) (explaining that under 11 U.S.C. § 524(a), “a discharge is neither effective nor necessary to void a lien or otherwise impair a creditor’s state-law right of foreclosure”); *see also In re Taggart*, 980 F.3d 1340, 1347 (9th Cir. 2020) (stating that this court reviews for an abuse of discretion a bankruptcy court’s civil contempt rulings).

All pending motions and requests are denied.

AFFIRMED.