1 Mitchell L. Abdallah, CSB #: 231804 1006 4th Street, 4th Floor Sacramento, CA 95814 2 Telephone: 916-446-1974 Fax: 916-446-3371 3 Attorney for Debtor: Rickie Walker 4 5 6 7 UNITED STATES BANKRUPTCY COURT 8 EASTERN DISTRICT OF CALIFORNIA SACRAMENTO DIVISION 9 Case No.: 10-21656 10 In re: 11 DCN: MLA-003 RICKIE WALKER, Chapter 11 12 Debtor. Judge: Ronald H. Sargis 13 Date: May 20, 2010 Time: 10:30 a.m. 14 Place: Dept. E, Ctrm. 33 501 I Street, 6th Flr. 15 Sacramento, CA 95814 16 17 DEBTOR'S OBJECTION TO CLAIMS OF CITIBANK, N.A. 18 AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF STRUCTURED ASSET MORTGAGE INVESTMENTS II INC., BEAR STEARNS ALT-A TRUST, MORTGAGE 19 PASS-THROUGH CERTIFICATES SERIES 2007-3 BY EMC MORTGAGE CORPORATION AS ATTORNEY IN FACT 20 21

COMES NOW, RICKIE WALKER, and files this Objection to Proof of Claim number 0002497618 as filed by the alleged Creditor, CITIBANK, N.A. AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF STRUCTURED ASSET MORTGAGE INVESTMENTS II INC., BEAR STEARNS ALT-A TRUST, MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2007-3, BY EMC MORTGAGE CORPORATION AS ATTORNEY IN FACT pursuant to Bankruptcy Rule 3007 and states the following:

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A security interest in the property of the debtor is claimed, however, the proof of claim is not accompanied by evidence that the creditor has authority to bring the claim, has standing or that the security interest has been perfected as required under F.R.B.P. Rule 3001(d) and is facially defective and does not constitute prima facie validity of the claim.

The proof of claim does not set forth the creditor's claim with proper specificity, pursuant to F.R.B.P. Rule 3001(a) & (c).

WHEREFORE, the Debtor objects to Claim number 0002497618 as filed by the Creditor and respectfully requests this Court enter an order requiring the Claimant to file an amended claim to correct the defect within 30 days and if not corrected, upon expiration of that time, the claim is disallowed in its entirety.

MITCHELL L. ABDALLAH Attorney for Debtor, RICKIE L. WALKER