

**SO ORDERED.****SIGNED this 19th day of May, 2025.**

  
 LENA MANSORI JAMES  
 UNITED STATES BANKRUPTCY JUDGE

**UNITED STATES BANKRUPTCY COURT  
 MIDDLE DISTRICT OF NORTH CAROLINA  
 WINSTON-SALEM DIVISION**

In re:	)	
	)	
Larry Noland Napper and	)	Case No. 18-50029
Bonita Ann Woods Napper,	)	
	)	
Debtors.	)	Chapter 7
_____	)	
	)	
Bonita Ann Woods Napper,	)	
	)	
Plaintiff,	)	
	)	
v.	)	Adv. Pro. No. 24-06016
	)	
Select Portfolio Servicing, Inc.,	)	
	)	
Defendant.	)	
_____	)	

**ORDER  
 INCORPORATING BENCH RULING OF MAY 19, 2025  
 DENYING DEFENSE OF FAILURE TO STATE A CLAIM**

THIS CASE came before the Court on the defense of failure to state a claim asserted within “Defendant Select Portfolio Servicing, Inc.’s Answer and Affirmative Defenses” and the brief in support of that defense. (Docket Nos.7, 10). For the reasons stated in the bench ruling on May 19, 2025, the Court finds the Plaintiff has sufficiently pleaded all claims in the Complaint and it is therefore ORDERED that the defense of failure to state a claim is DENIED.

**END OF DOCUMENT**

**PARTIES TO BE SERVED**

Bonita Ann Woods Napper v. Select Portfolio Servicing, Inc.

Case No. 18-50029

AP No. 24-0616

John Paul Hughes Cournoyer, Bankruptcy Administrator

*via cm/ecf*

Glenn Edward Glover on behalf of Defendant Select Portfolio Servicing, Inc.

*via cm/ecf*

George Benjamin Milam on behalf of Defendant Select Portfolio Servicing, Inc.

*via cm/ecf*

Wendell Wes Schollander, III on behalf of Plaintiff Bonita Ann Woods Napper

*via cm/ecf*

Craig Matthew Shapiro on behalf of Plaintiff Bonita Ann Woods Napper

*via cm/ecf*