

UNITED STATES OF AMERICA  
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
OFFICE OF HEARINGS AND APPEALS

In the Matter of:

CORY RYAN,

Petitioner.

Docket No. 25-JM-0221-AO-048  
(Claim No. 7-210298250A)

June 16, 2025

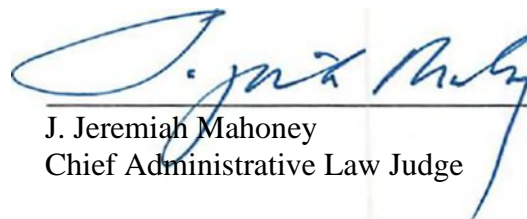
**ORDER OF DISMISSAL**

On February 13, 2025, this Court received Petitioner's request for a hearing concerning a debt allegedly owed to the U.S. Department of Housing and Urban Development ("HUD"), that HUD seeks to recover by offsetting federal payments due to Petitioner.

HUD now moves for dismissal, with prejudice, of this matter on the grounds that the debt is not legally enforceable against Petitioner. Petitioner filed a Chapter 7 Bankruptcy Petition before the U.S. Bankruptcy Court, District of New Mexico under case #03-15668 on July 16, 2003. Petitioner was thereafter granted a discharge on October 20, 2003. The Partial Claims Notes, which are the basis of the debt owed to HUD, were obtained on June 22, 2015, and January 29, 2018. There is no evidence that Petitioner's FHA insured first mortgage was reaffirmed in the Bankruptcy case. Thus, the Secretary has determined that the subject partial claim debts are not enforceable against Petitioner. As a result, HUD has ceased all collection efforts against Petitioner.

For good cause, the Secretary's *Motion to Dismiss* will be **GRANTED**, and this matter is **DISMISSED**.

**SO ORDERED,**

  
J. Jeremiah Mahoney  
Chief Administrative Law Judge