

UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF
CALIFORNIA

**Rebecca Flores v. Missouri Higher Education Loan Authority
(MOHELA)**

Flores · No. 1:25-cv-00940-SKO · Decided September 29, 2025

OPINION

1 2 3 4 5 6 UNITED STATES DISTRICT COURT 7 EASTERN DISTRICT OF CALIFORNIA 8
REBECCA FLORES, Case No. 1:25-cv-00940-SKO 9 Plaintiff, 10 v. ORDER FINDING
SERVICE OF SECOND AMENDED COMPLAINT 11 MISSOURI HIGHER EDUCATION
LOAN APPROPRIATE AND FORWARDING AUTHORITY (MOHELA), SERVICE
DOCUMENTS TO PLAINTIFF 12 FOR COMPLETION AND RETURN Defendant. / WITHIN
THIRTY DAYS 13 (Doc.

8) 14 THIRTY (30) DAY DEADLINE 15 16 17 Plaintiff Rebecca Flores is proceeding pro se and
in forma pauperis in this civil action 18 brought pursuant to the Fair Credit Reporting Act, 15
U.S.C. § 1681s-2(b), and the Fair Debt 19 Collection Practices Act, 15 U.S.C. §§ 1692e, 1692f.
(Doc. 8.)

The Court has screened Plaintiff's 20 Second Amended Complaint pursuant to 28 U.S.C. § 1915
and finds that it states cognizable claims 21 against Defendant Missouri Higher Education Loan
Authority (MOHELA). See Fed. R. Civ. P. 22 8(a); Urbina v. Nat'l Bus. Factors Inc., 979 F.3d 758
(9th Cir. 2020); Gorman v. Wolpoff & 23 Abramson, LLP, 584 F.3d 1147 (9th Cir.

2009); Clark v. Cap. Credit & Collection Servs., Inc., 460 24 F.3d 1162 (9th Cir. 2006); Walker v.
Higher Educ. Loan Auth. of the State of Missouri, No. 1:21- 25 CV-00879-KES-SAB, 2024 WL
3568576, at *1 (E.D. Cal. July 26, 2024); Berrow v. Navient Sols. 26 LLC, 685 F. Supp. 3d 859
(D. Ariz. 2023); Robinson v. Managed Accounts Receivables Corp., 654 27 F. Supp. 2d 1051
(C.D.

Cal. 2009). 28 Accordingly, it is HEREBY ORDERED that: 1 1. Service is appropriate on the
following defendant: 2 Defendant Missouri Higher Education Loan Authority (MOHELA) 3 2.
The Clerk of Court shall send Plaintiff one (1) USM-285 form, one (1) summons, a Notice 4 of
Submission of Documents form, an instruction sheet, and a copy of the Second Amended 5
Complaint, filed September 12, 2025 (Doc.

8). 6 3. Within thirty (30) days from the date of this order, Plaintiff shall complete the attached 7
Notice of Submission of Documents and submit it to the Court with the following 8 documents: 9
a. A completed summons for the defendant listed above; 10 b. A completed USM-285 form for the

defendant listed above; and 11 c. Two (2) copies of the endorsed Second Amended Complaint, filed September 12, 12 2025 (Doc.

8). 13 4. Plaintiff need not attempt service on the defendant and need not request waiver of service. 14 Upon receipt of the above-described documents, the Court will direct the United States 15 Marshal to serve the above-named defendant pursuant to Federal Rule of Civil Procedure 4 16 without payment of costs. 17 5.

The failure to comply with this order will result in a recommendation that this action 18 be dismissed. 19 IT IS SO ORDERED. 20 21 Dated: September 29, 2025 /s/ Sheila K. Oberto. UNITED STATES MAGISTRATE JUDGE 22 23 24 25 26 27 28