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IN THE COURT OF APPEALS OF THE STATE OF NEW MEXICO

No. A-1-CA-39484

**U.S. BANK NATIONAL ASSOCIATION,
as Trustee for C-BASS 2007-SP1 TRUST,
MORTGAGE LOAN ASSET-BACKED
CERTIFICATES, SERIES 2007-SP1,**

Plaintiff-Appellee,

v.

MUKHTIAR S. KHALSA,

Defendant-Appellant,

and

**GURNAM K. KHALSA; JP MORGAN
CHASE BANK, N.A.; and UNKNOWN
TENANTS (real names unknown),**

Defendants.

**APPEAL FROM THE DISTRICT COURT OF SANTA FE COUNTY
Maria Sanchez-Gagne, District Judge**

Allen Law Firm, LLC
Kerri L. Allensworth
Albuquerque, NM

for Appellee

Mukhtiar S. Khalsa
Santa Cruz, NM

Pro Se Appellant

MEMORANDUM OPINION

IVES, Judge.

{1} Defendant-Appellant Mukhtiar S. Khalsa (Appellant) appeals from the district court's order denying his petition for certificate of redemption and the district court's denial of his motion for reconsideration. We issued a notice of proposed disposition, in which we proposed to summarily affirm. Appellant filed a memorandum in opposition and an amended memorandum in opposition, which we have duly considered. We remain unpersuaded that Appellant has shown error and, we therefore affirm the ruling of the district court.

{2} Initially, we address Appellant's claim that he is both the appellant and the appellee in this appeal. [Amd. MIO 4] Given that Appellant is the party who has appealed, it is unclear why Appellant believes he is also the party against whom the appeal has been taken. See *Appellant*, *Black's Law Dictionary* (11th ed. 2019) ("A party who appeals a lower court's decision, usu. seeking reversal of that decision."); *Appellee*, *Black's Law Dictionary* (11th ed. 2019) ("A party against whom an appeal is taken and whose role is to respond to that appeal, usu. seeking affirmance of the lower court's decision."). Moreover, Appellant has not explained how this Court's alleged misunderstanding of the parties has any impact upon the issues raised. "We will not review unclear arguments, or guess at what a party's arguments might be." *Elane Photography, LLC v. Willock*, 2013-NMSC-040, ¶ 70, 309 P.3d 53 (alteration, internal quotation marks, and citation omitted); see also *Crutchfield v. N.M. Dep't of Tax'n & Revenue*, 2005-NMCA-022, ¶ 36, 137 N.M. 26, 106 P.3d 1273 ("A reviewing court generally does not decide academic or moot questions.").

{3} Turning to the issues, neither Appellant's memorandum in opposition nor his amended memorandum in opposition address the specific concerns this Court identified in our notice of proposed disposition, including that many of the issues did not appear to be preserved for appellate review. In addition, Appellant has failed to cite any authority not already considered by this Court and has not otherwise convinced us that our initial proposed disposition was erroneous. See *State v. Mondragon*, 1988-NMCA-027, ¶ 10, 107 N.M. 421, 759 P.2d 1003 (stating that "[a] party responding to a summary calendar notice must come forward and specifically point out errors of law and fact[.]" and the repetition of earlier arguments does not fulfill this requirement), *superseded by statute on other grounds as stated in State v. Harris*, 2013-NMCA-031, ¶ 3, 297 P.3d 374; *Hennessy v. Duryea*, 1998-NMCA-036, ¶ 24, 124 N.M. 754, 955 P.2d 683 ("Our courts have repeatedly held that, in summary calendar cases, the burden is on the party opposing the proposed disposition to clearly point out errors in fact or law."); see also *Premier Tr. of Nevada, Inc. v. City of Albuquerque*, 2021-NMCA-004, ¶ 10, 482 P.3d 1261 ("[I]t is the appellant's burden to demonstrate, by providing well-supported and clear arguments, that the district court has erred.").

{4} Accordingly, for the reasons stated in our notice of proposed disposition and herein, we affirm.

{5} IT IS SO ORDERED.

ZACHARY A. IVES, Judge

WE CONCUR:

KRISTINA BOGARDUS, Judge

JANE B. YOHALEM, Judge