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**PARTIES/ATTORNEYS**

Plaintiff	Wells Fargo Bank NA	Collection at Law, Inc. David Bartley, Esq.
Defendant	Diamond James	Self-Represented

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**TENTATIVE RULING**

Appearances are required to ascertain if the responding party has served proposed responses to the requests for admission that are in substantial compliance with Code of Civil Procedure section 2033.220. (Code Civ. Proc., § 2033.280, subd. (c).)

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**MEMORANDUM**

This is a collection action. Plaintiff's complaint was filed on March 26, 2025, and asserts breach of a written contract against defendant related to her use of a consumer credit card. Defendant generally denied the allegations in an answer filed on May 9, 2025.

According to the declaration of Anthony Lio, plaintiff served their first set of Request for Admissions on defendant on or about September 23, 2025. (Lio Decl., ¶ 1.) Responses were due on October 28, 2025. (Lio Decl., ¶ 2, Exh. A.) No responses were received. Plaintiff now moves the court for an order deeming the requests admitted. The motion was timely served. (See Proof of Service dated 1/16/2026.)

The court must order that the genuineness of any documents and the truth of any matters specified in the requests be deemed admitted unless it finds that the party to whom the requests for admission have been directed has served, before the hearing on the motion, a proposed response to the requests for admission that is in substantial compliance with Code of Civil Procedure section 2033.220. (Code Civ. Proc., § 2033.280, subd. (c).) No such responses had been provided as of November 17, 2025. (Lio Decl., ¶ 2.) The motion will be granted unless defendant has served before the hearing a proposed response that is in substantial compliance with section 2033.220.

The parties are instructed to appear at the hearing for oral argument. Appearance by Zoom Videoconference is optional and does not require the filing of

Judicial Council form RA-010, Notice of Remote Appearance. (See [Remote Appearance \(Zoom\) Information | Superior Court of California | County of Santa Barbara.](#))