IN THE UNITED STATES COURT OF APPEALS FOR THE FIFTH CIRCUIT

No. 17-41026 Summary Calendar United States Court of Appeals Fifth Circuit

> **FILED** May 1, 2018

Lyle W. Cayce Clerk

FLORIDA SUNSHINE STANFORD,

Plaintiff - Appellant

v.

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION; CALIBER HOME LOANS, INCORPORATED; U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST,

Defendants - Appellees

Appeal from the United States District Court for the Eastern District of Texas USDC No. 4:16-CV-510

Before HIGGINBOTHAM, JONES, and SMITH, Circuit Judges. PER CURIAM:*

Appellant presents several issues for review in her appeal of the final summary judgment entered in favor of JPMorgan Chase Bank, N.A., Caliber Home Loans, Inc., and U.S. Bank Trust, N.A.: (1) whether the district court

^{*} Pursuant to 5th Cir. R. 47.5, the court has determined that this opinion should not be published and is not precedent except under the limited circumstances set forth in 5th Cir. R. 47.5.4.

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abused its discretion in admitting evidence to determine whether the Real Estate Settlement Procedures Act ("RESPA") was triggered by Appellant's correspondence; (2) whether Appellant's correspondence qualified as a Qualified Written Report ("QWR") and, if so, whether Appellee's responses to the QWRs were adequate under RESPA; and (3) whether the district court abused its discretion in finding Appellant did not meet her summary judgment burden of coming forth with sufficient evidence to create a genuine issue of material fact regarding her alleged damages, given Appellant's failure to prove a RESPA violation. As to each issue, the court has carefully considered the appeal in light of the briefs, proceedings, and pertinent portions of the record. Having done so, we find no error of law or reversible error of fact. The district court's judgment is AFFIRMED for essentially the same reasons articulated by that court.