

failed to present evidence of any fraud or irregularity in the foreclosure process, thus making him subject to Michigan's standard six-month period to redeem his house. Because Hubbard failed to make the required payments on the loan within that time, the court concluded that he no longer had "any legally cognizable interest" in the property. The court further decided that all of his claims were legally and factually meritless. Hubbard now appeals that decision.

After carefully considering the record on appeal, the briefs of the parties, and the applicable law, we agree with the district court's grant of summary judgment to Washington Mutual and Fannie Mae. The issuance of a detailed written opinion by this court would be unduly duplicative because the reasoning that supports judgment for the defendants has been clearly articulated by the district court in a thorough and comprehensive opinion. Accordingly, the judgment rendered by the Honorable Patrick James Duggan, Jr., United States District Judge for the Eastern District of Michigan at Detroit, is **AFFIRMED** on the basis of the reasoning detailed in his Opinion and Order dated February 6, 2014.