## United States Court of Appeals

FIFTH CIRCUIT OFFICE OF THE CLERK

LYLE W. CAYCE CLERK

TEL. 504-310-7700 600 S. MAESTRI PLACE NEW ORLEANS, LA 70130

June 09, 2015

Hon. Blake A. Hawthorne, Clerk Supreme Court of Texas Supreme Court Building 201 West 14th Room 104 Austin, TX 78701

No. 14-51156 Teresa Garofolo v. Ocwen Loan Servicing, L.L.C.
USDC No. 1:14-CV-745

Dear Honorable Hawthorne:

The Fifth Circuit has determined to certify two questions of law to the Supreme Court of Texas in connection with the referenced appeal.

I am enclosing herewith one folder containing the following documents:

- (1) Opinion of this Court directing certification;
- (2) The formal certification to the Supreme Court of Texas;
- (3) Briefs of the parties.

Also enclosed are nine additional copies of the Court's certification opinion for distribution to all of the Texas Supreme Court Justices.

Sincerely,

LYLE W. CAYCE, Clerk

Jamei K. Schaeffer, Deputy Clerk

Enclosure(s)

cc and copy of opinion to:

Mr. Scott Russell Kidd Ms. Kari Lynn Robinson Ms. Sahar Haidari Shirazi

Mr. Joshua Tropper