

**IN THE UNITED STATES COURT OF APPEALS
FOR THE FIFTH CIRCUIT**

No. 19-40842
Summary Calendar

United States Court of Appeals
Fifth Circuit

FILED

April 28, 2020

Lyle W. Cayce
Clerk

LUIS SANTIAGO; LINDA A. SANTIAGO,

Plaintiffs–Appellants,

versus

THE BANK OF NEW YORK MELLON,
as successor trustee to JP Morgan Chase Bank, as Trustee for
Novastar Mortgage Funding Trust, Series 2004-2, Novastar Home Equity
Loan Asset-Backed Certificates, Series 2004-2;
OCWEN LOAN SERVICING, L.L.C.,

Defendants–Appellees.

Appeal from the United States District Court
for the Eastern District of Texas
No. 4:18-CV-533

Before DAVIS, SMITH, and HIGGINSON, Circuit Judges.

PER CURIAM:*

Luis and Linda Santiago, *pro se* on appeal, challenge an adverse

* 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 R. 47.5, the court has determined that this opinion should not be published and is not precedent except under the limited circumstances set forth in 5TH CIR.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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summary judgment denying their multiple claims. In short, the Santiagos purchased property with a home equity note for just under a million dollars in 2004, are in default since 2010, and apparently continue to occupy the property. Numerous state-court actions ensued, resulting in the denial of the Santiagos' voluminous claims, whereupon they sued again, this time in federal court.

The defendants moved for summary judgment. The magistrate judge issued a carefully detailed twenty-page Report and Recommendation, impressively setting forth the law and the facts. The recommendation was to grant summary judgment and dismiss all claims. The Santiagos raised fifty-one objections to the report. The district judge wrote a comprehensive fourteen-page Memorandum, filed September 10, 2019, denying the objections and adopting the Report and Recommendation as the court's findings and conclusions.

We agree with the district court and the magistrate judge. The Santiagos' claims have no merit. And it is time for this controversy to be put to bed. The judgment of dismissal is **AFFIRMED**, essentially for the reasons set forth in the district court's memorandum.