

**UNITED STATES COURT OF APPEALS
FOR THE SIXTH CIRCUIT**

Deborah S. Hunt
Clerk

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Re: Case No. 11-4040, *Frank Boggio v. USAA Federal Savings Bank*
Originating Case No. : 1:10-cv-445

Dear Counsel,

The court today announced its decision in the above-styled case.

Enclosed is a copy of the court's opinion together with the judgment which has been entered in conformity with Rule 36, Federal Rules of Appellate Procedure.

Yours very truly,

Deborah S. Hunt, Clerk

Cathryn Lovely
Deputy Clerk

cc: Clerk of the U.S. District Court for the Southern District of Ohio

Enclosures

Mandate to issue.