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Case: 12-4248 Document: 006111893400 Filed: 11/26/2013 Page: 1

## UNITED STATES COURT OF APPEALS FOR THE SIXTH CIRCUIT

No. 12-4248

CHRISTINE MARAIS, Plaintiff - Appellant,

v.

CHASE HOME FINANCE LLC, Defendant - Appellee.

Before: GILMAN and GRIFFIN, Circuit Judges.\*

## JUDGMENT

On Appeal from the United States District Court for the Southern District of Ohio at Columbus.

THIS CAUSE was heard on the record from the district court and was argued by counsel.

IN CONSIDERATION WHEREOF, it is ORDERED that dismissal of the Truth in Lending Act claim is AFFIRMED, the dismissal of the Real Estate Settlement Procedures Act claims is REVERSED, and the case is REMANDED for proceedings consistent with the opinion of this court.

## ENTERED BY ORDER OF THE COURT

Al. L.

Deborah S. Hunt, Clerk



Following argument in this case, Judge White recused herself. This decision is filed by quorum of the panel pursuant to 28 U.S.C. § 46(d).