

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

Deborah S. Hunt
Clerk

100 EAST FIFTH STREET, ROOM 540
POTTER STEWART U.S. COURTHOUSE
CINCINNATI, OHIO 45202-3988

Tel. (513) 564-7000
www.ca6.uscourts.gov

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Ms. Wendy J. Harrison
Bonnett, Fairbourn, Friedman & Balint
2325 E. Camelback Road, Suite 300
Phoenix, AZ 85016

Mr. Thomas M. Hefferon
Goodwin Procter
901 New York Avenue, N.W.
Washington, DC 20001

Mr. Gary Klein
Klein Kavanagh Costello
85 Merrimac Street, Fourth Floor
Boston, MA 02114

Mr. James W. McGarry
Goodwin Procter
53 State Street
Boston, MA 02109

Mr. Stuart T. Rossman
National Consumer Law Center
Seven Winthrop Square, Fouth Floor
Boston, MA 02110

Re: Case No. 12-5250, *Gillian Miller, et al v. Countrywide Bank, N.A., et al*
Originating Case No.: 3:08-md-1974

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: Ms. Vanessa L. Armstrong

Enclosures

Mandate to issue.