

NOT RECOMMENDED FOR PUBLICATION  
File Name: 14a0807n.06

No. 14-1293

UNITED STATES COURT OF APPEALS  
FOR THE SIXTH CIRCUIT

**FILED**  
Oct 24, 2014  
DEBORAH S. HUNT, Clerk

**Before: BACHELDER, GILMAN, and GIBBONS, Circuit Judges.**

**RONALD LEE GILMAN, Circuit Judge.** In October 2006, Joseph Hubbard took out a loan from Washington Mutual Bank to buy a house with his girlfriend. He stopped making regular payments on the loan in March 2008, and the house was sold to Federal National Mortgage Association (Fannie Mae) at a nonjudicial foreclosure sale in September 2010. Hubbard did not take any action in response to the sale until eight months later, when Fannie Mae initiated eviction proceedings against him. With eviction proceedings underway, Hubbard filed suit in the Washtenaw County Circuit Court against Washington Mutual and Fannie Mae, claiming that procedural flaws invalidated the foreclosure against his home. The defendants then removed the case to federal court.

After months of discovery, Washington Mutual and Fannie Mae moved for summary judgment on all claims. The district court granted their motion. It determined that Hubbard had

failed to present evidence of any fraud or irregularity in the foreclosure process, thus making him subject to Michigan's standard six-month period to redeem his house. Because Hubbard failed to make the required payments on the loan within that time, the court concluded that he no longer had "any legally cognizable interest" in the property. The court further decided that all of his claims were legally and factually meritless. Hubbard now appeals that decision.

After carefully considering the record on appeal, the briefs of the parties, and the applicable law, we agree with the district court's grant of summary judgment to Washington Mutual and Fannie Mae. The issuance of a detailed written opinion by this court would be unduly duplicative because the reasoning that supports judgment for the defendants has been clearly articulated by the district court in a thorough and comprehensive opinion. Accordingly, the judgment rendered by the Honorable Patrick James Duggan, Jr., United States District Judge for the Eastern District of Michigan at Detroit, is **AFFIRMED** on the basis of the reasoning detailed in his Opinion and Order dated February 6, 2014.