

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

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Re: Case No. 16-5995, *Higgins, et al v. BAC Home et al*
Originating Case No. : 5:12-cv-00183

Dear Counsel,

The Court issued the enclosed opinion today in this case.

Sincerely yours,

s/Cathryn Lovely for Roy Ford
Case Manager
Direct Dial No. 513-564-7016

cc: Mr. Robert R. Carr

Enclosure

Mandate to issue