

**IN THE UNITED STATES DISTRICT COURT FOR THE
SOUTHERN DISTRICT OF ALABAMA
SOUTHERN DIVISION**

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|--|---|--------------------------------------|
| DONALD E. SMITH, et al., |) | |
| |) | |
| Plaintiffs, |) | |
| |) | |
| vs. |) | CIVIL ACTION NO. 09-0381-CG-N |
| |) | |
| FIRST AMERICAN MORTGAGE TRUST |) | |
| a/k/a, d/b/a NXTLOAN.COM, Corp., et al. |) | |
| |) | |
| Defendants. |) | |

FINAL JUDGMENT

It is hereby **ORDERED, ADJUDGED, and DECREED** that REO Land Services, Inc. shall defend and indemnify First American Mortgage Trust a/k/a, d/b/a NXTLOAN.COM, Corp. for all of the claims asserted in this action against First American.

DONE and ORDERED this 14th day of January, 2010.

/s/ Callie V. S. Granade
CHIEF UNITED STATES DISTRICT JUDGE