

UNITED STATES DISTRICT COURT  
CENTRAL DISTRICT OF CALIFORNIA

MICHEL K. GARDNER,

Plaintiffs,

vs.

BANK OF AMERICA, NA; WELLS  
FARGO BANK, NA; WELLS FARGO  
HOME MORTGAGE; FIRST  
AMERICAN TRUSTEE SERVICING  
SOLUTIONS, LLC; NO RED TAPE  
MORTGAGE; FIRST HORIZON HOME  
LOAN CORPORATION; DOES 1-10,

Defendants.

) CASE NO. CV 13-07348 MMM (FFMx)

) JUDGMENT FOR DEFENDANTS

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19 Plaintiffs Michel Gardner and Alvin Brown filed this action on October 3, 2013, alleging  
20 claims for violation of the Fair Debt Collection Practices Act (“FDCPA”), 15 U.S.C. § 1692, *et*  
21 *seq.*, violation of the Truth in Lending Act (“TILA”), 15 U.S.C. § 1601, *et seq.*, violation of the  
22 Rosenthal Fair Debt Collection Practices Act, California Civil Code § 1788, *et seq.*, California’s  
23 Unfair Competition Law, California Business & Professions Code § 17200 *et seq.*, wrongful  
24 foreclosure, breach of contract, and breach of the implied covenant of good faith and fair dealing.  
25 On November 13, 2013, Gardner and Brown voluntarily dismissed their claims against defendant  
26 No Red Tape Mortgage. On February 3, 2014, the court dismissed all of Brown’s claims for lack  
27 of standing. On May 29, 2014, the court dismissed Gardner’s claims against First Horizon Home  
28 Loan Corporation with prejudice for failure to prosecute. On October 14, 2014, the court entered

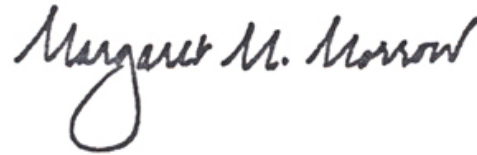
1 an order dismissing Gardner's claims against Bank of America, Wells Fargo Bank, and First  
2 American Trustee Servicing Solutions LLC with prejudice. Accordingly,

3  
4 IT IS ORDERED AND ADJUDGED

- 5 1. That the claims of plaintiff Alvin Brown are dismissed for lack of standing;  
6 2. That plaintiff Michel Gardner take nothing by way of her complaint; and  
7 3. That the action be, and it is hereby, dismissed.

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9 DATED: October 15, 2014

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MARGARET M. MORROW  
UNITED STATES DISTRICT JUDGE