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**UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF CALIFORNIA**

EFRAIN MUNOZ, *individually and on  
behalf of all others similarly situated,  
et al.*,

Plaintiffs,

v.

PHH MORTGAGE CORPORATION,  
*et al.*,

Defendants.

No. 1:08-cv-00759-MMB-BAM

**JUDGMENT**

15           Upon consideration of the stipulation (ECF 548) of Plaintiffs Efrain  
16 Munoz, Leona Lovette, Stephanie Melani, John Hoffman, and Daniel Maga, II,  
17 on behalf of the certified class (collectively, “Plaintiffs”) and Defendants PHH  
18 Corporation, PHH Mortgage Corporation, PHH Home Loans, LLC, and Atrium  
19 Insurance Corporation (collectively, “Defendants”) dated February 2, 2022, it  
20 is hereby **ORDERED** as follows:

21           1.     All claims by Plaintiffs against Defendants in this action are  
22 hereby **DISMISSED WITHOUT PREJUDICE** for lack of Article III stand-  
23 ing;

24           2.     **JUDGMENT** is hereby **ENTERED** in favor of Defendants and  
25 against Plaintiffs based upon Plaintiffs’ lack of Article III standing;

26           3.     Plaintiffs’ right to appeal this Judgment and challenge the Janu-  
27 ary 31, 2022, order (ECF 538) on appeal is preserved;

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4. Defendants' right to oppose any appeal is preserved; and

5. All pending motions or other outstanding requests for relief are

**DENIED AS MOOT.**

Dated: February 3, 2022

*/s/ M. Miller Baker*

M. Miller Baker, Judge<sup>1</sup>

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<sup>1</sup> Judge of the United States Court of International Trade, sitting by designation.