

UNITED STATES DISTRICT COURT  
DISTRICT OF MASSACHUSETTS

FRANCISCO P. FERNANDES,  
Plaintiff,

v.

CIVIL ACTION NO.  
08-11498-MBB

ERIC HAVKIN,  
ELITE MORTGAGES, INC. and  
COUNTRYWIDE HOME LOANS, INC.,  
Defendants.

**SEPARATE FINAL JUDGMENT**

**December 22, 2010**

**BOWLER, U.S.M.J.**

In accordance with the rulings made by this court and a voluntary dismissal filed by defendant and plaintiff in cross claim Countrywide Home Loans, Inc. ("Countrywide), it is hereby **ORDERED** that plaintiff Francisco P. Fernandes take nothing from Countrywide and that the action against Countrywide be **DISMISSED** with prejudice.

          /s/ Marianne B. Bowler            
**MARIANNE B. BOWLER**  
United States Magistrate Judge